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REYNOLDS HISTORICAL
GENEALOGY COLLECTION

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ALLEN COUNTY PUBLIC LIBRARY
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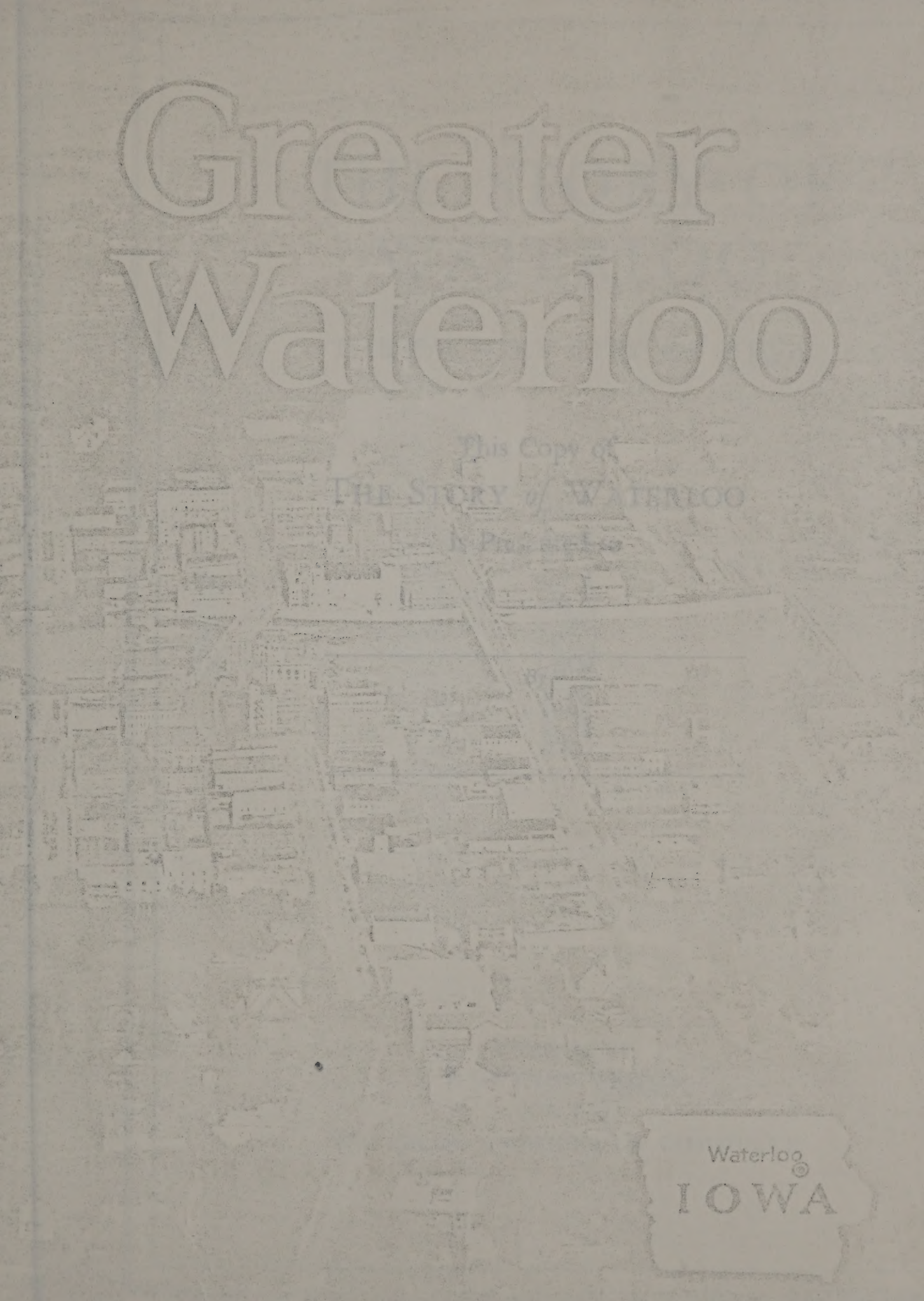
Greater Waterloo



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THE STORY *of* WATERLOO

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By

THE STORY OF WATERLOO

THE FACTORY CITY OF IOWA

COMPILED BY
F. GWYNNE WESTON
FOR THE
WATERLOO CHAMBER OF COMMERCE

1620556

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THE EARLY HISTORY OF WATERLOO

ANY person living in or visiting the city of Waterloo today, with its fine homes, factories, stores, etc., would little think that the spot where the city now stands was once inhabited by deer, elk, wolves and buffalo, that the Indians made camp on the ground now occupied by modern homes.

In the early history of Waterloo the settlers made frequent remarks about the wonderful beauty of the Cedar River and the woods along its banks. The Cedar River at the present day adds greatly to the beauty of Waterloo, even tho' along its banks are buildings of various kinds and steam locomotives carry their freight and passenger trains.

In the early history of the city, we find that the inhabitants residing on both sides of the river had great difficulty in building bridges that would carry the wagons across and not be washed out by the high water. The first bridge for wagon traffic cost but $4,000 built in 1859, today the River is spanned by five bridges for public traffic, four of which are splendid concrete structures costing thousands, and before long it will be necessary for other bridges to carry the large volume of traffic.

As the years roll by conditions change, and more noticeable in a place like Waterloo that since its birth has grown and kept pace with the ever changing times and demands.

The very first white people to come to what is now Waterloo was George W. Hanna, his wife and two children, also, John Melrose, a brother of Mrs. Hanna. They called their settlement Prairie Rapids and they came from Illinois in 1845. Wm. Mullan was the first child born in Waterloo and he was the son of Chas. Mullan.

The first school house was built in 1853 and was a log building 16x 22 ft. The first school on the East Side was held in a house—this was in 1854.

The Presbyterians built the first church in Waterloo in 1854.

Waterloo's first store was opened in 1853. In 1853 a ferry was established as there was no bridge across the Cedar River.

The first mill of any kind was a horse power saw mill erected in 1853.

In 1854 the first bank in Waterloo was opened on the West Side of the river and in 1867 one was opened on the East Side.

In 1858 a foot bridge was erected across the Cedar River and in 1859 the first wagon bridge was constructed at a cost of $4,000.

On March 11, 1861, the first regular train entered the city over the Illinois Central.

Waterloo originally was settled on the West Side of the Cedar

C20905

River. The town was surveyed and platted in 1853. The town was incorporated in 1868 and the first post office was established in 1851.

The first newspaper, the Iowa State Register and Waterloo Herald was published in 1855.

In 1855 the county seat of Black Hawk County was established at Waterloo by a vote of the people. In 1856 a Court House was ordered built at a cost not to exceed $13,000. It was completed in 1857.

It was necessary to go a long distance to have the grain milled so in 1856 a Flouring Mill was erected in the city.

The first park or public square was purchased in 1864 and trees were then planted. This same year the city built a brick school house. Two of the important accomplishments in 1864 were the securing of the Railroad Round House and Machine Shop and the building of a big frame dam across the river.

In 1869 the population was 4,000 and the valuation of property $909,535. Twenty-eight persons paid income tax amounting to $1,-895.45.

The Iowa Baptist State Convention was held in Waterloo, October 13, 1871.

In 1874 the city was assured of an Agricultural Implement Factory.

It is interesting to note that on August 28, 1874, there was a baseball match between East Waterloo and West Waterloo with a score of 41 to 20 in favor of West Waterloo. The next month a game was played with Waverly with a score of 67 to 34 in favor of Waterloo.

In 1877 the enrollment of Waterloo's schools was 484. A steam pleasure boat, the Lady Franklin, was stranded in the shallows. The city bought 50 street lamps the year of 1877.

In 1878 the street gas mains were laid. In 1879 the city purchased the Jennie Jewel Steam Fire Engine for the city Fire Department.

In 1881 there were twenty-eight factories in operation producing $1,196,310 and employing 387 people.

In 1886 a water works system was inaugurated with nine miles of mains and 111 fire hydrants. The Post Office city free delivery service was started July 1, 1887, and the Chicago, St. Paul & Kansas City Ry. which is now the Chicago Great Western Railroad completed its bridge across the Cedar River.

The paper mill which formerly was a Waterloo industry was completed in 1889.

In 1892 the first hard pavement which was brick was laid.

It is interesting to follow the population of Waterloo through the different years.

1860	.....	1,800
1870	(Gov't)	5,630
1885	"	6,479
1890	"	6,679
1900	"	12,580
1910	"	26,693
1920	"	36,230
1928	"	40,000

THE WATERLOO OF TODAY

Industrially—Financially—Socially

IN THE following pages, we have made a sincere effort to truthfully and concisely, by picture and text, give a very comprehensive description of every side of life in Waterloo.

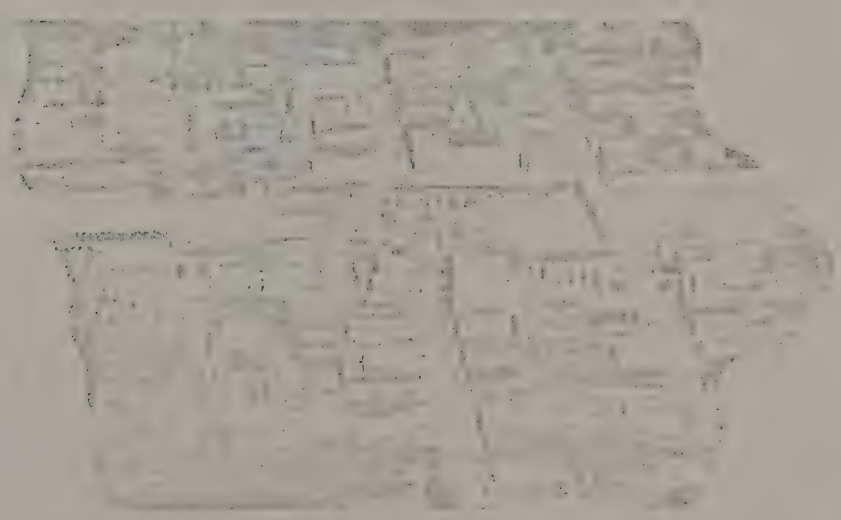
We believe that our city has everything that is needed for the enjoyment of life from a business, social, recreational and beneficial standpoint. It is a big city full of enthusiasm, ever looking forward—always in the vanguard of progress.

If after reading these pages, there is any information you wish, the Waterloo Chamber of Commerce will deem it a pleasure to send you complete details on any subject that you may be interested in. We invite you to come to Waterloo—one man; a family; an institution. You will be made welcome. You will be glad you came.

The Factory City of Iowa—In the State Where the Tall Corn Grows.

Waterloo is located in the heart of that great part of the middle west—the Corn Belt, which is perhaps the richest agricultural section in the world. It has increased in population year by year—has had no phenomenal boom or increase in any one period, but has had just a good, steady, healthy growth.

It was settled in 1845 and in 1890 boasted a total population of 6674.



Waterloo from the air.

The top view taken by Pierce, shows a part of the industrial section of the city.

The lower view taken by Mack, shows the retail district and the close in residence section.

Ten years later it had doubled in size to almost thirteen thousand and in another ten years had doubled again to approximately twenty-seven thousand. In 1920 it had added another ten thousand and in the year this book goes to press there are within the confines of the city approximately forty thousand people.

There are about 8687 acres within the city limits—approximately 400 acres of which are watered, most of this of course by the Cedar River which goes almost directly through the center of the city.

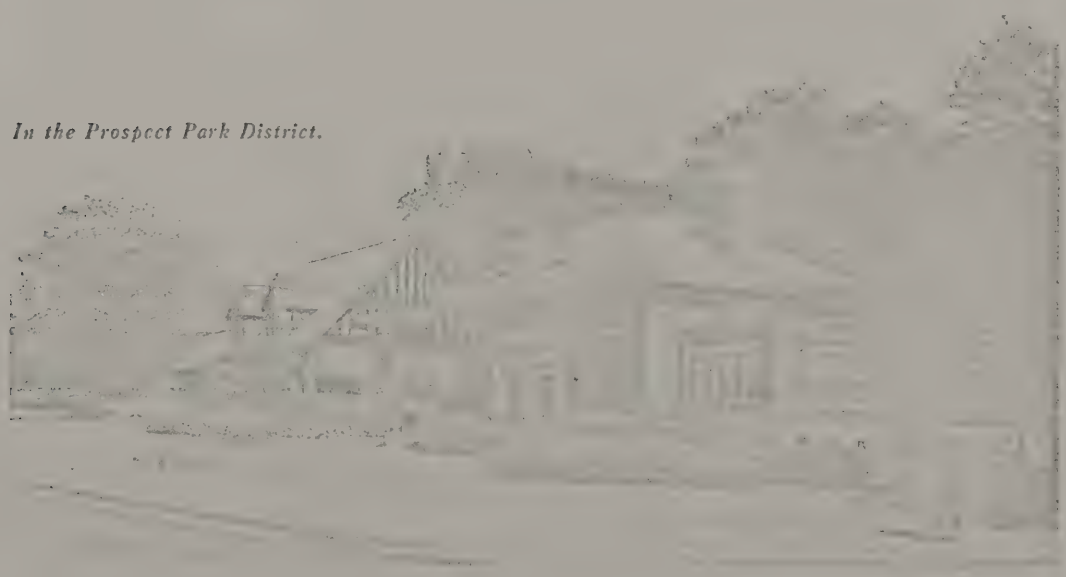
Waterloo is a city of homes, and while it has been called and is familiarly known as the "Factory City" any slogan referring to the homes would be equally as appropriate. It has been estimated that fully 75% of the people own their own homes. One of the notable features is that the beautiful or the costly homes are not located in any one part of the city. As the tourist or visitor approaches from Kansas City in the south section he passes by two of the finest residence sections—namely, Prospect Hills and Kingbard Hill, both of which are situated close to the municipal Golf Links and Byrnes Park.

On approaching from Chicago and the east, he enters the beautiful Highland residence district, one of the most beautiful sub-divisions possible to imagine. Here is street after street of lovely homes surrounded by well kept lawns, shrubbery of every conceivable sort and in the center of the whole thing a park used principally as a playground for the children.

It is difficult to enter Waterloo from any direction without passing through streets lined with homes that bespeak the prosperity of the people.

As will be shown in the transportation section of this book, three trunk line railroads enter the city —the Illinois Central; Chicago

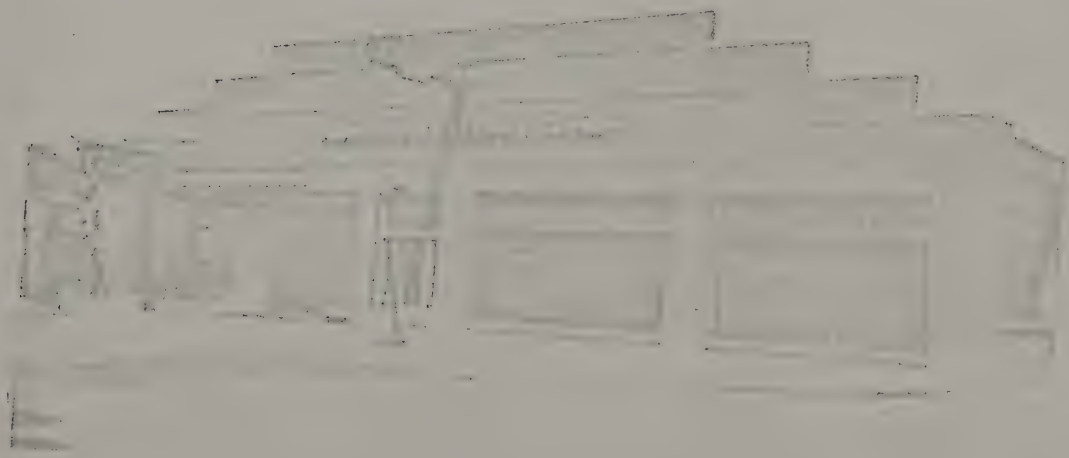
In the Prospect Park District.



Altstadt & Langlas Baking Co.
Wholesalers and Retailers

Waterloo Motor Sales Co.
Chrysler Motor Cars

H. & M. Chevrolet Co.
Chevrolet Motor Cars



Great Western and Chicago, Rock Island and also the one Interurban Railway—the Waterloo, Cedar Falls & Northern. This latter railway connects with the Chicago, Milwaukee and St. Paul and the Chicago & Northwestern Railroads. Approximately seventy passenger trains arrive and leave these stations daily. The freight tonnage in and out in round figures amount to fifty thousand carloads a year. The railroads give employment to about two thousand persons—most of whom, of course, are in the employ of the Illinois Central Railway which maintains its shops in the north section of the city.

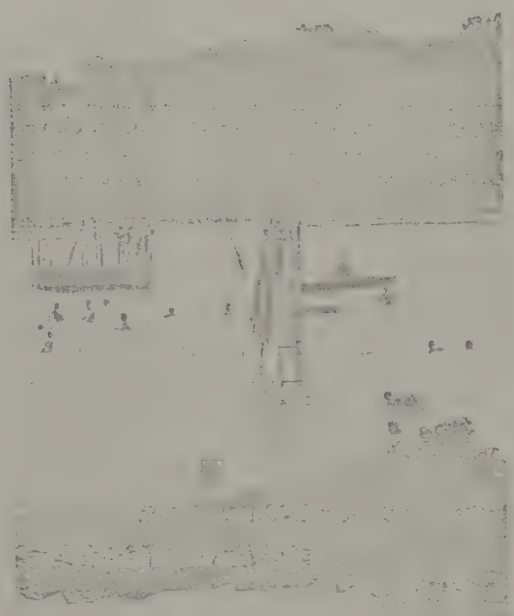
Some time ago the State made a census of the manufacturing institutions and credited Waterloo with one hundred and sixty-one plants, but since then many different kinds of industries have moved to the city. These manufacturing plants had at that time an investment capital of more than twenty-one million dollars and employed six thousand people. It is safe to estimate that at the present time fully eight thousand are employed in industry in Waterloo. The value of the factory products is close to forty million dollars and are shipped not only to every State in the Union but to practically every foreign country, as most of the manufacturers have export departments and pay close attention to that part of their sales outlets. It has been estimated that the pay-roll to wage earners alone is close to twenty-two million dollars per year.

It is interesting to know that Waterloo factories make one-fifth of all of the farm type gasoline engines made in the United States.

Waterloo is the third largest producer of cream separators in the country. In addition to gasoline engines and cream separators for farm use, manure spreaders are manufactured in such quantities as to make this city one of the leaders in production of this kind of farm implement.

An outstanding achievement of one of the Waterloo firms is the nationally known automatic whistle, used by some of the largest railroads in the land.

Waterloo bakers produce enough bread to feed seventy-five thousand



The Municipal Bathing Beach on the beautiful Cedar River is one of the appreciated spots in summer.

Waterloo Mills Co.
Wholesale Flour and Feed
Frank Bros.
Men's Furnishers
Dunkelberg, Leeper & Cropper
Building Materials
Hinson Mfg. Co.
Tire & Seat Covers
Powers Mfg. Co.
Mfgrs. Shirts, Etc.
Standard Battery & Electric Co.
Batteries, Radios. Auto accessories,

families daily and distribute their product in a trade territory of one hundred and fifty miles from the city. With the hard surfacing of roads in practically every direction, this territory can and is being increased each month.

Waterloo has two public libraries efficiently managed and well stocked with books of practically every kind.

The visitor is generally impressed by the beautiful and outstanding church structures. Practically every creed is represented in the forty-three churches, which approximate a value of close to two million dollars. In addition to these churches there are three parochial schools with an attendance in excess of one thousand pupils.

The three hospitals are placed in outlying districts so they can be reached quickly from practically every part of the city. The Presbyterian Hospital is under the direction of a Board of Directors selected by a committee from the Presbyterian churches. St. Francis is under the direction of the Franciscan Sisters of St. Louis; and Allen Memorial is under the direction of the Deaconess Society of the Evangelical Church.

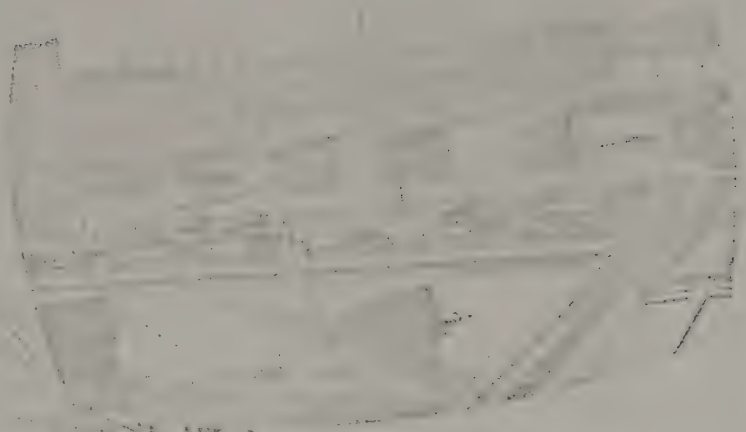
The municipally owned Water Works system is one of the outstanding achievements, and represents an investment of approximately one million two hundred thousand dollars. It supplies water from six 1400-foot wells at a lower rate than any other city of its size in Iowa, and in 1921 paid a net profit of $7,400.00. It is administered by a general manager and a Board of Directors of three citizens. Approximately fifty-five million cubic feet of gas is furnished annually through 147 miles of gas mains, while 258 miles of lines furnish electricity throughout the city to over 7,500 users.

Possibly no city in Iowa can boast of the beautiful well-kept and attractively designed public parks as can Waterloo. At present the system embraces over four hundred acres, providing amusement grounds for children, golf links, baseball diamonds, tennis courts, municipal bathing beach and tourists' camping grounds.

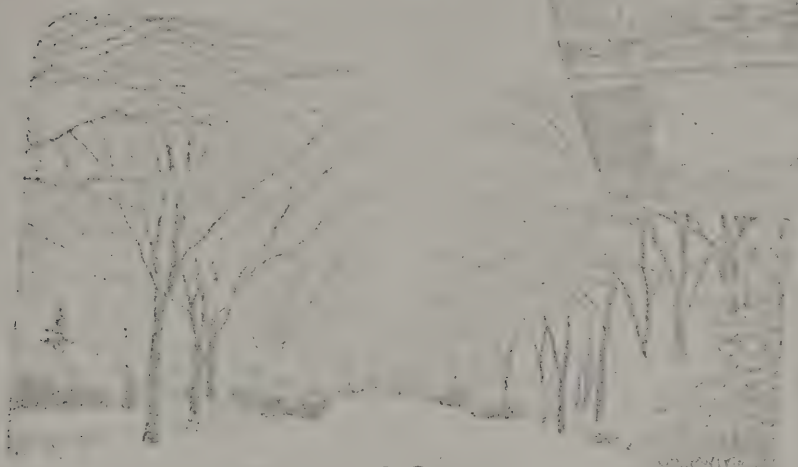
Besides, there are also miles upon miles of beautiful drives through and connecting the various parks. Byrnes Park is especially noted for its 18-hole municipal golf links, and tennis courts and baseball diamonds are provided for. Cedar River Park has the municipal bathing beach owing to the fact it is situated on the north bank of the Cedar River. Gates Park in the north end of the city has a tennis court and children's playgrounds and every facility for picnicking.

There are 76 miles of paved streets—90 miles of sewers; 75 miles of water mains and a most complete and modern equipped fire-fighting organization. Fire departments are maintained in four different sections of the city with the

At work or play, Waterloo has a cosmopolitan atmosphere. The views on this page will convince one of the desirability of living and working here.

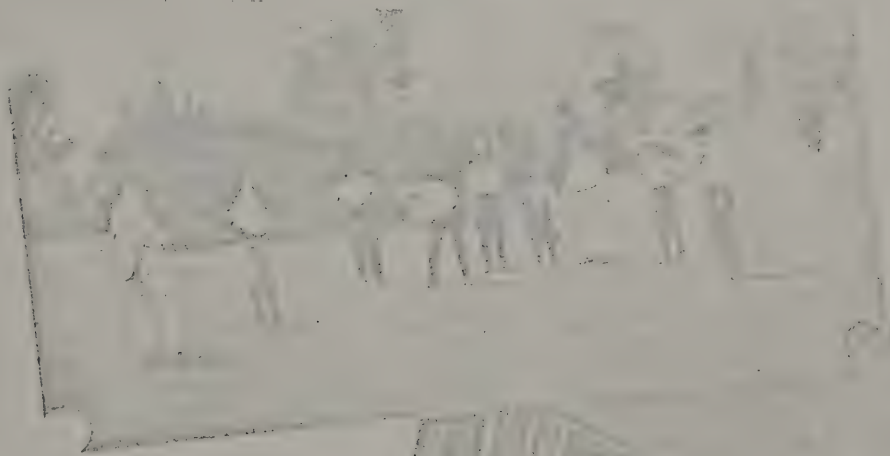


Three of the Bridges



Winter and Summer in Byrnes Park

Safety First



At the Waterloo Air Port

The Bath House at the Municipal Beach

very latest apparatus for the splendid and efficient handling of fires.

Ten highways pass through Waterloo to bring thousands of tourists here annually. Complete hard surface roads are either in at the present time or under construction with a few gaps still to be let, although the State Highway Commission has already passed on them. These roads take the motorist to Chicago and the East; to Minneapolis and the North; and with the high grade of gravel roads as a secondary system, permit the tourists to enter or leave Waterloo for practically any point in the country.

Over sixteen thousand automobiles were registered in Black Hawk County, of which Waterloo is the County Seat, this year.

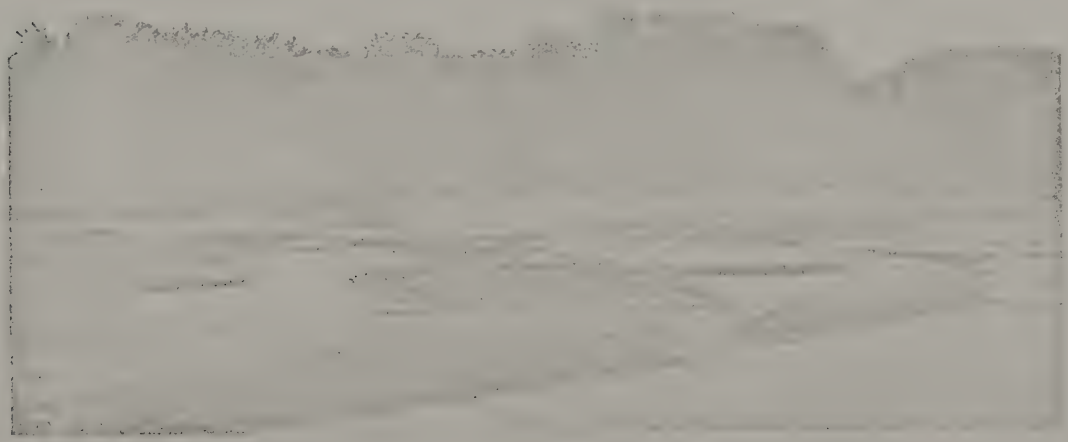
In addition to the facilities for various kinds of entertainments at the different parks, the Sunnyside Country Club with a membership of 350, has one of the finest 18-hole golf courses in the country. Many championship matches are held on the course and some of the sport's best players such as Walter Hagen and Joe Kirkwood have played on these links.

Waterloo is a league baseball town and has one of the finest plants in the central west—being a member of the Mississippi Valley League.

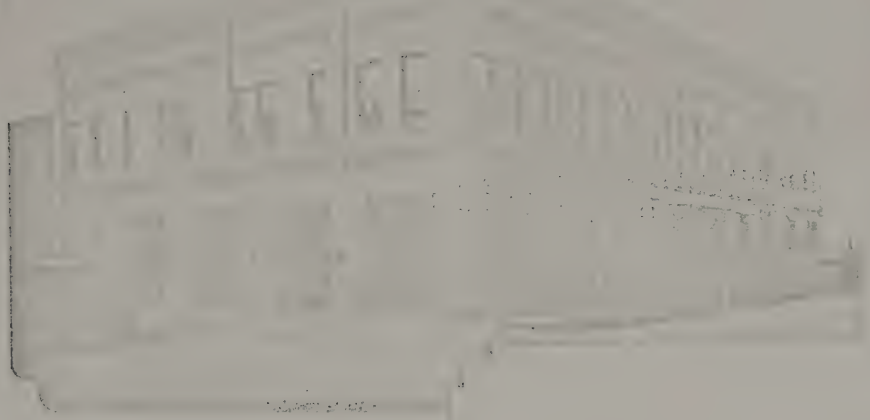
One of the finest outdoor amusement parks in this part of the country is located just at the outskirts of the city and has practically every known form of entertainment and amusement.

Within the city limits there are one theatre and seven motion picture houses, showing the very highest reels and have Orpheum Circuit affiliations.

The Post Office receipts reflect the business done in the city annually. These receipts amount to an average of three hundred and fifty thousand dollars a year. The Post Office and Mail Service employ about eighty persons, and is considered a model of efficiency in the prompt handling of mail—a service which no manufacturer or concern



The flower beds in Byrnes Park and Cedar River Park are beautiful to behold all thru spring and summer.

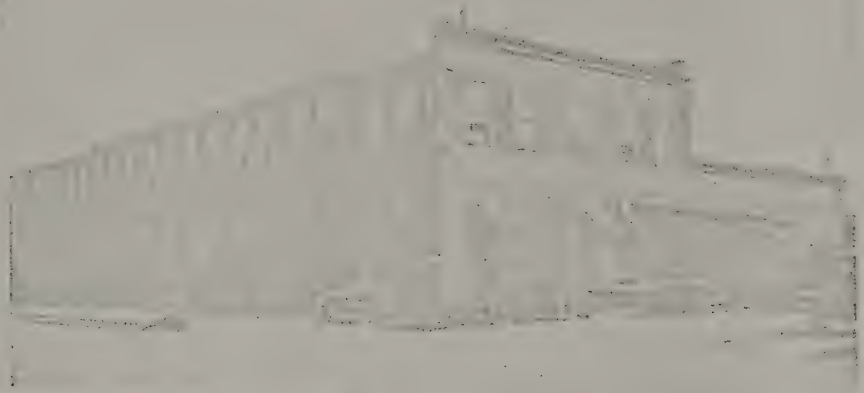


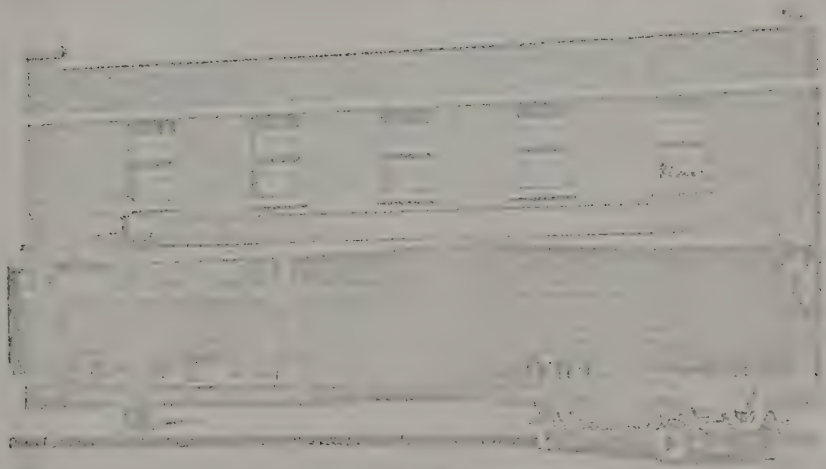
Waterloo Fruit & Commission Co.
Appetite Satisfiers

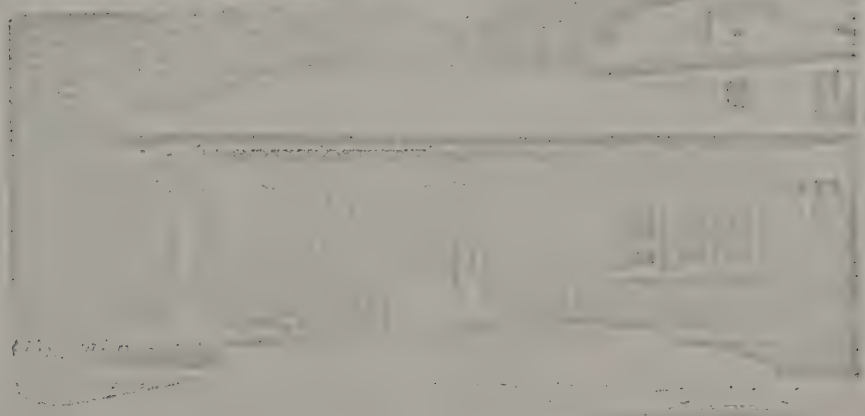
The Nauman Co.
Sash, Doors and Millwork

Standard Paint & Glass Co.
Paint - Glass

Bartles-Shepherd Oil Co.
One of the many beautiful service stations







relying on the mail can afford to overlook.

For years Waterloo has been a center for pure-bred livestock. Public and private sales receipts amount to millions of dollars annually. Practically every kind of Dairy and Beef cattle is raised within a few miles of the city limits. One of the finest Guernsey herds in the United States has its home on the southern outskirts of the city. Between Waterloo and Cedar Heights is a herd of Jerseys from which one sire was sold for $60,000. Then there are outstanding herds of Aberdeen-Angus, Herefords and Shorthorns and Holsteins besides all pure-bred hogs such as Duroc-Jersey, Poland China and Chester White. Belgian horses and Sheep are also raised, and in one township alone there is more poultry raised than in any one county in the country.

Anyone taking a trip through the territory that surrounds Waterloo, particularly in the spring, summer and fall, cannot help but be impressed with the wonderful farms.

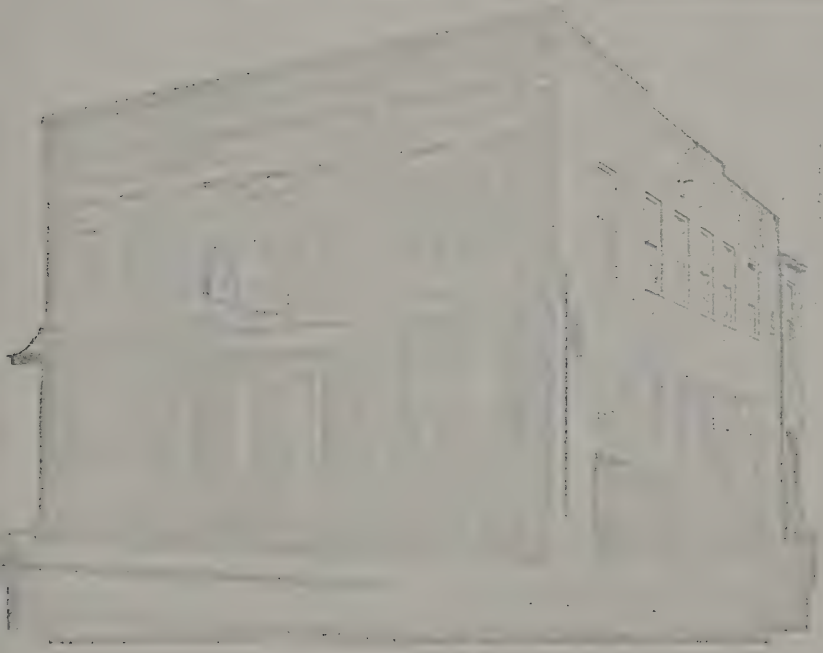
Iowa is the State where the tall corn grows, and Waterloo is in the center of the best corn and grain territory in Iowa.

Wherever you may travel in this particular locality you will see the herds of pure-bred live stock, the wide expansive fields of corn and grain, and the rich hay and pasture lands, it proves that Iowa is the market basket of the world.

Look at the scene below. It is typical of hundreds of farms not only in the immediate vicinity of Waterloo, but throughout the length and breadth of the state. Pure bred cattle, modern, up-to-date barns, equipped with every necessity known to farming, silos well filled with the state's chief crop. Farming surely is a science in this locality.

In the land where the tall corn grows.

Adams Paper and Specialties Co.
Sales Force



Adams Paper & Specialties Co.
Jobbers & Distributors

Gates Waterloo Business College

Repass Automobile Co.
Ford Cars and Accessories

Repass Automobile Co.

A DISTRIBUTING CENTER

A JOBBER is a distributor, a branch house is a distributor. Distribution to best advantage means that it is necessary to have first-class transportation facilities to the points desired to be served. It means that merchandise must be sold and delivered to the customer with the least delay.

Twenty-one jobbing houses are located in Waterloo, doing an annual business of well over fifty million dollars. Many of these concerns have been in business in the city for a number of years.

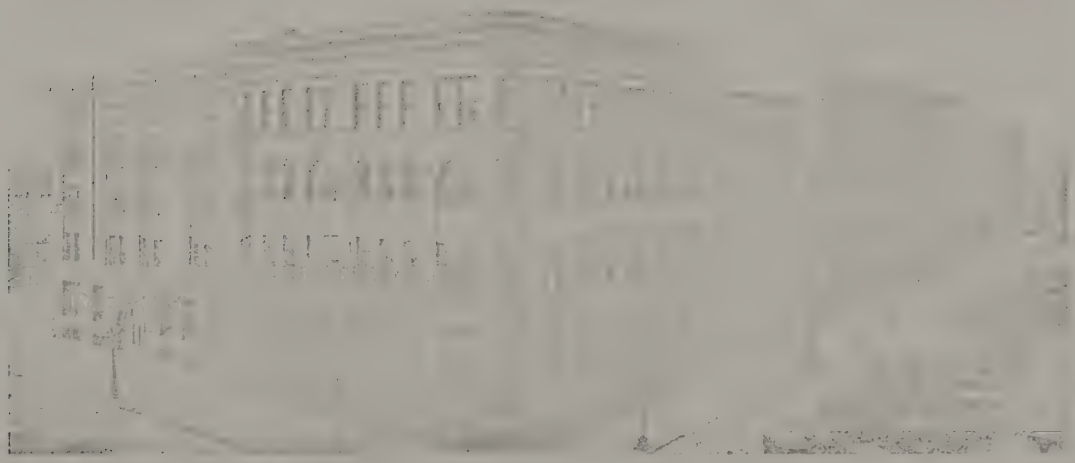
Waterloo jobbers supply a wide territory and handle a varied line of merchandise. Some of the articles handled by Waterloo jobbers are: Fruits and vegetables, groceries, hardware, saddlery, coffee and spices, paper and specialties, auto supplies, oils, glass and paint, electrical equipment, creamery supplies, plumbing supplies, building materials, candy and cigars, also, other articles too numerous to name.

A number of concerns that do not maintain headquarters or branch houses in Waterloo, use the excellent fire-proof warehouses for storage. Waterloo is their break bulk point and the merchandise is delivered to destinations from these warehouses.

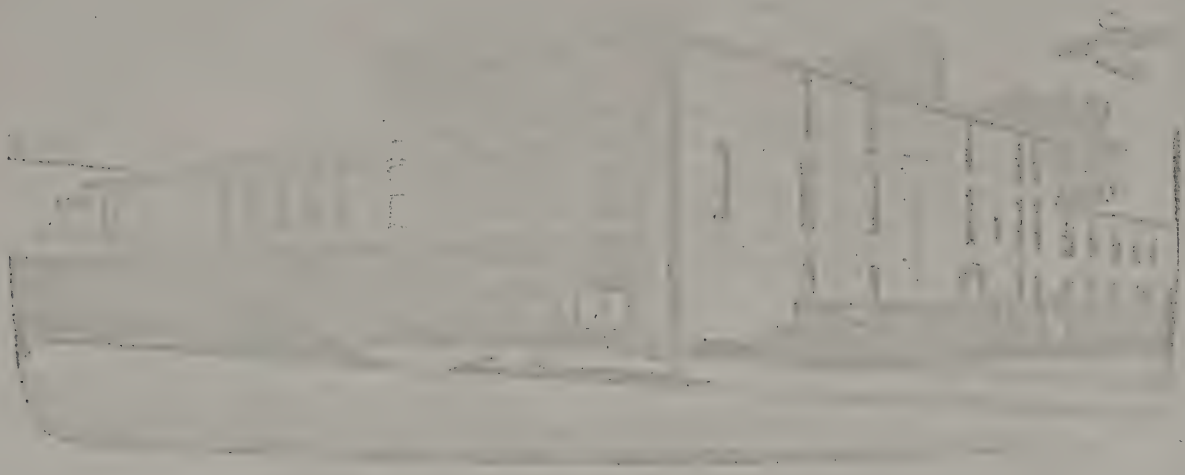
Waterloo jobbers cover a wide territory consisting of Iowa, Minnesota, Nebraska, Kansas, North and South Dakota, Wisconsin, Illinois and Missouri. And, of course, some distribute throughout the United States.

Excellent sites are available for jobbing houses in Waterloo and Waterloo is a logical place for a distributing house, due to the unexcelled railroad facilities, geographical location, highways and motor transportation.

Without a question Waterloo is destined to become one of the most important distributing cities in the middle west.



A view of the jobbing district.



Cutler Hardware Co.

W. North Star Co.
Egg Cases & Fillers

Cutler Hardware Co.
Wholesale hardware

Winterbottom Supply Co.
Wholesale plumbing

A CITY OF DIVERSIFIED INDUSTRIES

While it has been said that the factories of Waterloo specialize in the manufacture of machinery for the farm, yet the list below will show that hundreds of articles produced by their two hundred factories cover almost all lines of endeavor.

Accounting Systems
Advertising Novelties
Advertising Films
Aluminum Castings
Aluminum Pistons
Art Catalogs
Auto Snubbers
Auto Heaters
Auto Bumpers
Auto Lights
Automobile Tops
Automobile Tire Covers
Automatic Whistle Blowers
Awnings
Axle Grease
Back Fillers
Bank Fixtures
Bath Robes
Blank Books
Blast Hole Drills
Block Machines
Boilers
Brass Castings
Bread and Pastries
Bacon
Brooms
Builders' Hoists
Burial Vaults
Butchers' Supplies
Candy
Canned Corn
Caskets
Cement Brick
Cement Drain Tile
Cement Drain Tile Machines
Cement Specialties
Chemical Compounds
Cigars
Coffee Roasting
Cooling Rooms
Concrete Mixers
Cornices
Cream Separators
Cupola
Digester Tankage
Disinfectants
Dressed Beef and Pork
Doughnut Machines
Egg Cases
Egg Case Fillers
Electrotypes
Electric Hair Clippers
Engravings
Farm Wagons
Feed Cookers
Feed Grinders
Flour
Force Pumps
Friction Clutch Pulley
Furnaces
Gasoline Engines
Gas Machines
Gray Iron Castings
Health Appliances
Hog Waterers
Hog Houses
Hair Tonics
Harness
Hamburger Machines
Horse Collars
House Dresses
Ice Chests
Ice Cream
Ice Cream Cabinets
Kimonos
Litter Carriers
Lime Spreaders
Manure Spreaders
Men's Neckwear
Mattresses
Mixers, Cement
Monuments
Optical Lense Grinding
Pliers
Portable Elevators
Portable Saw Rigs
Poultry Remedies
Pump Jacks
R. R. Safety Appliances
Refrigerators
Registers, Heat
Road Maintainers
Rugs
Saddles
Sash and Doors
Seed Corn Driers
Shirts
Show Cases
Signs
Silos
Sky Lights
Soft Drinks
Steel Sash
Stock Remedies
Storage Batteries
Store Fixtures
Toilet Preparations
Tractors
Tank Heaters
Tents
Trunks, Auto
Truck Bodies
Ventilating Systems
Well Drilling Machinery
Wholesale Optical Supplies
Wringers, Washing Machine
Washers, Electric

THE DAIRY CATTLE CONGRESS—A NATIONAL EXPOSITION

THE Dairy Cattle Congress, National Belgian Horse Show, American Poultry Congress, and Industrial Exposition are a combination of specialized shows held annually at Waterloo. Each department of the exposition has been built upon quality exhibits and each is supreme in its field. The combined shows are largely educational and are for the purpose of assembling the best in dairy cattle, draft horses, poultry, machinery and supplies for the benefit of the thousands of farmers from all parts of the Central West who attend.

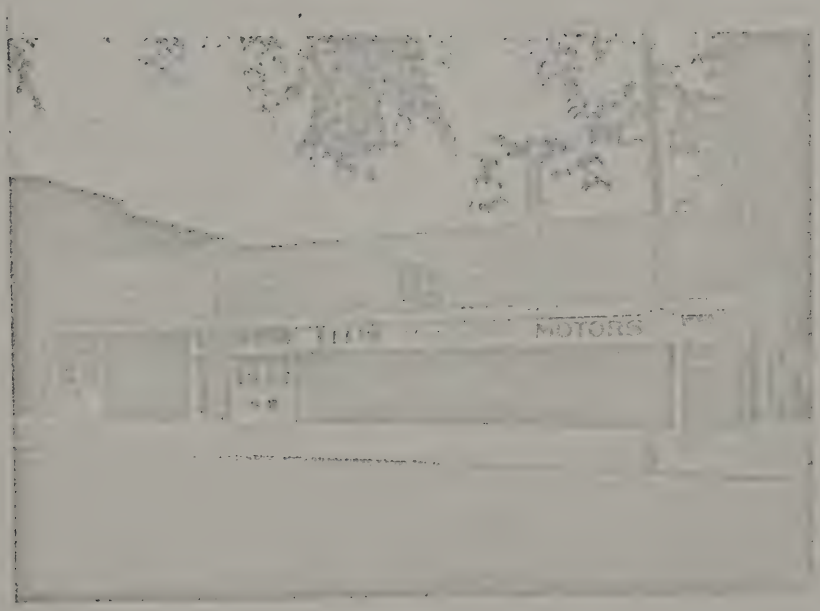
Since its inception eighteen years ago the Dairy Cattle Congress has been an important factor in the development of permanent agriculture and especially dairying. It has established Waterloo as a dairy center which has been a potent influence toward the city's prosperity. The best herds of dairy cattle from all parts of America are exhibited annually and the prizes won are recognized as national honors.

The National Belgian Horse Show was added in 1919 and is recognized as the greatest single breed draft horse show in the world. Its function is to develop the draft horse industry and from the testimony of breeders it is serving its purpose well. The third major department is the poultry show which like the cattle and horse departments ranks among the outstanding events of its kind.

In addition to the livestock department, the extensive exhibit of farm machinery and equipment, the automobile show, the boys' and girls' club division, the dairy products scoring contest, the home and school displays, the agricultural products exhibits, the state and federal government demonstrations, and the saddle horse show are attractions which add much to the show week.

Sixteen major buildings, having a total floor area of 250,000 square feet (more than 6 acres) located on a 35 acre tract of land, provide a permanent home for the show. Among the buildings are included the hippodrome, seating capacity 5000, used for livestock judging and entertainment programs; seven cattle barns, capacity 1000 head; three horse barns, capacity 250 head; three industrial exhibition halls; poultry building, capacity 3000 birds; and the Women's and Children's building.

Although national in scope the exposition is financed entirely by Waterloo capital and its board of directors and officers are residents of the city. It is fostered by a non-profit agricultural corporation.



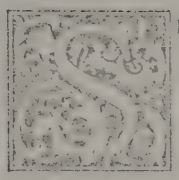
Black Hawk Buick Co.
Buick Cars

Schierbrock Waterloo Co.
Willys-Knight & Whippet

Ellis Motors Inc.
Marmon & Star

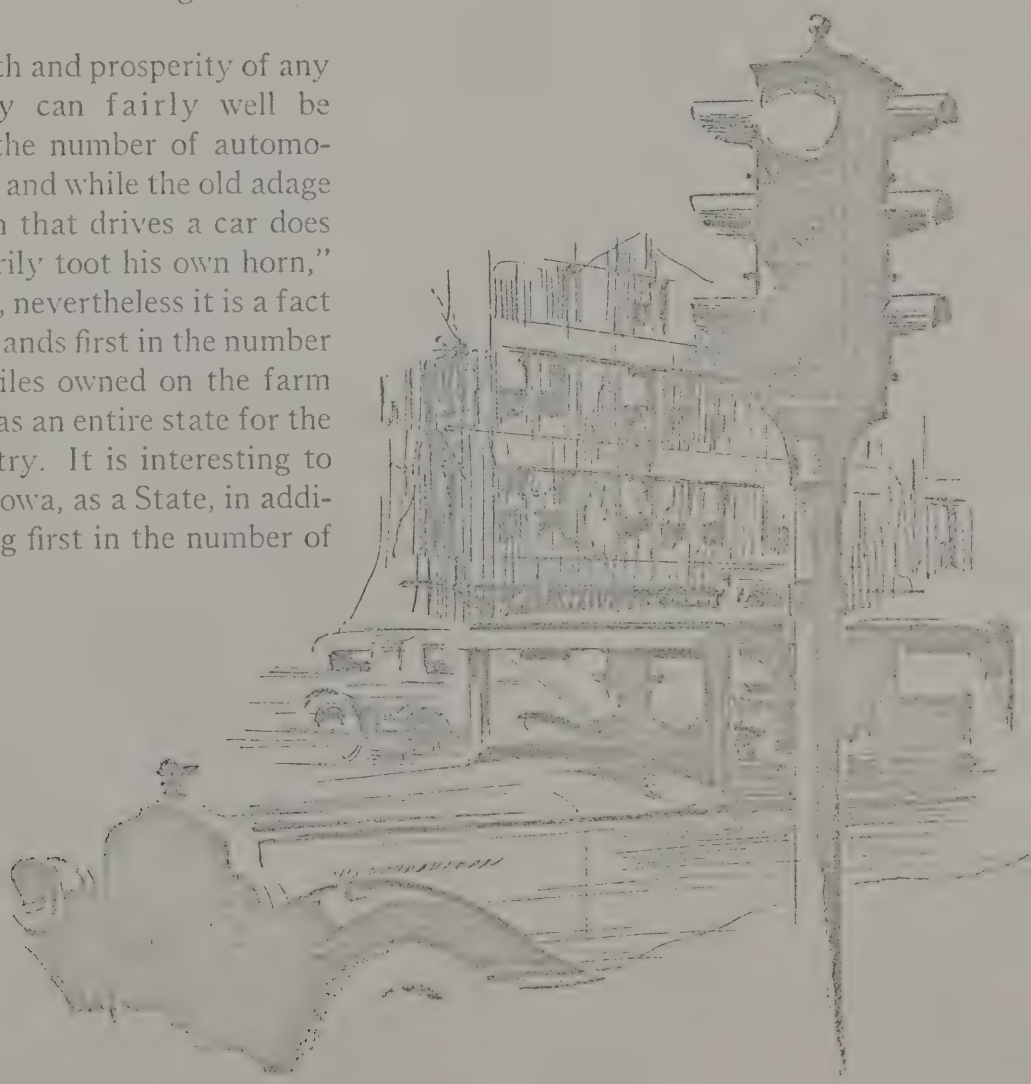
Morris Motor Car Co.
Cadillac—LaSalle
Oakland—Pontiac

ALONG MOTOR ROW

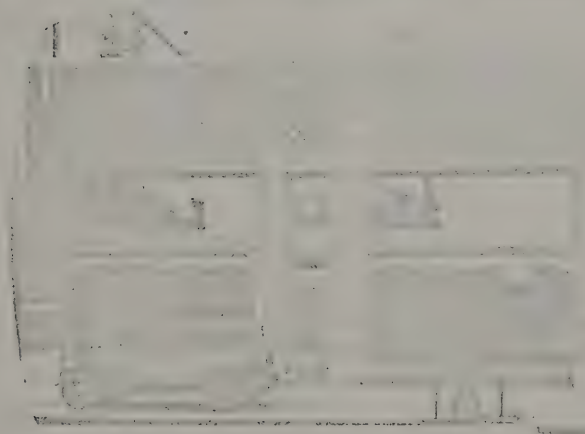


STAND on any street corner in Waterloo—not necessarily one of the busy intersections, and watch the automobiles go by—watch particularly the new ones and then glance at the serial number before and after each make. You will find that in Blackhawk County, of which Waterloo is the County Seat, and largest city, that there are approximately 16,000 cars. You can determine this by many of the license numbers being well over 16,000.

The wealth and prosperity of any community can fairly well be judged by the number of automobile owners, and while the old adage "Every man that drives a car does not necessarily toot his own horn," may be true, nevertheless it is a fact that Iowa stands first in the number of automobiles owned on the farm and second as an entire state for the whole country. It is interesting to know that Iowa, as a State, in addition to being first in the number of automobiles owned on the farm, stands at the head of the list per capita wealth; first in the value of corn, oats, horses, hogs, poultry and eggs; first in the value of farm land and buildings; first in the combined value of live stock; first in the total value of farm property; but the very lowest percentage of illiteracy. Waterloo is right in the very heart of the finest farm land in the state, and therefore enjoys all the advantages of such an outstanding list of first places.



Julius Andrae & Sons Co.
Wholesale Electrical Goods
Hudson-Essex Waterloo Co.
F. H. Greten—*Furrier*
Geo. A. Geerdes Co.
Studebaker Motor Cars
Standard Tire Co.
Frank Collord, Jr., Inc.
Dodge Cars & Trucks



Not only this but a number of nationally known motor products are manufactured in the city, such as fabric supplies, tire covers, seat covers, bumpers, trunks, snubbers, heaters, safety lights.

Tourist traffic has become an American pastime. Waterloo has an improved Tourist Park, with modern conveniences. Waterloo also has a branch of the Iowa Automobile Association and affiliated with the A. A. A. Waterloo also has downtown supervised auto parking grounds and such up-to-date improvements that are noticed in the foremost cities of the country.

Waterloo is on such well-known highways as U. S. 20, U. S. 218, Primary 59, A. Y. P. and others which overlap through the city such as Grant Highway, Red Ball, etc.

The Kiwanis Club of Waterloo have marked a trail known as Kiwanis Trail which is a short trip, taking in the important manufacturing, retail, jobbing and residential, as well as park territory of the city. This is a beautiful drive and covers about all of the city. Strangers following this Trail will appreciate the beauty and substantial appearance of the city.

Without question, one of the controlling factors that made Waterloo a Motor Center was that Black Hawk County was a pioneer in hard-surfacing roads in the State of Iowa. At this time several hundreds of miles of hard-surfaced roads have been contracted for, and in a year or two Waterloo, on account of its strategic location on important highways, and due to its accommodations, will be a terminal for motorists.

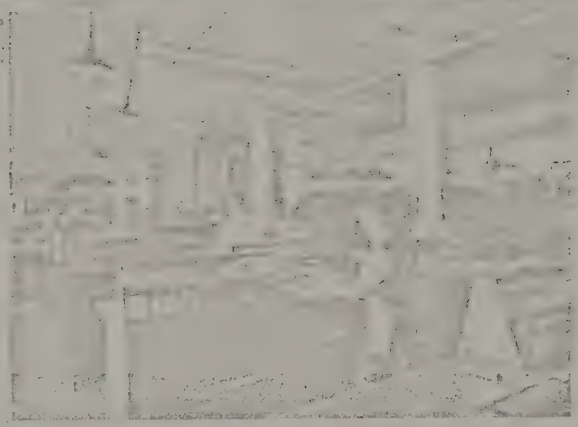
In Waterloo's trade area, covering thirteen Counties at the present time, there are 90,516 passenger cars, 7,447 trucks, 1,822 miles of gravel road and 179 miles of paving. These figures do not include the hard-surfacing under way in 1928.

Waterloo business men have been working for better highways, knowing that the Motor Car was a coming mode of transportation. Twenty-one automobile and truck dealers handle practically every well-known make of car or truck. Most of these maintain their service garage in connection with their sales room.

Waterloo has a modern airport with all the necessary equipment. A number of planes are owned in Waterloo and are available for business or pleasure.

The city has properly marked boulevards and modern traffic signals control the downtown traffic. Parking areas are found close to the retail district.

Glance thru the pages of this book and notice the type of buildings which house the retailer and wholesaler of motor cars and trucks. Beautiful show rooms, completely equipped service departments are everywhere in evidence —another proof of the prosperity and good standing of the people in Waterloo and surrounding towns.



Exterior and interior views of the Waterloo Evening Courier.

Birds-eye view of the Herrick Refrigerator Co.

PUBLISHING, PRINTING AND ENGRAVING AND THE ALLIED ARTS

Two Newspapers—Ten Printing Concerns—One Engraving Plant—One Electrotype Foundry and One Advertising Agency

A MANUFACTURING, distributing and retail center is one that necessarily calls for large amounts of printing, engraving and all the various advertising that is so necessary to use in the upbuilding of successful business.

Waterloo has two daily newspapers, one an evening paper and the other a morning paper, both are rated with the finest in the state. Both of these publishing concerns occupy their own building and their equipment is of the very best and latest type. When it is necessary to print extra editions, they are on the streets a few minutes after the news is received over the wires. Both of these publications have all the leased wires. Their circulation covers Waterloo's trade area and advertising in these papers is one of the best mediums. Both of these papers are the kind that are a distinct asset to any community—they are papers whose owners have the good of Waterloo at heart—edited and controlled by men who have grown up here, and are an integral part of the city. They are therefore helping and working for any worthy project that will help the city attain its place in the sun.

Possibly Waterloo has more high-class printing plants than any other city in the state. Ten concerns have specialized in the better grade of direct-mail printing. The products of these printing concerns are known throughout this entire section of the country. It may be rather hard to account for, but nevertheless the large printing concerns in the city who make direct mail advertising their specialty find no difficulty in procuring large orders for printing many hundreds of miles from the city. One concern has handled business from some of the largest national advertisers in the country, and has executed the work so as to bring credit upon itself and also the city.

The fact that the largest Engraving Establishment in the State and one of the largest west of Chicago, has Waterloo for its headquarters, shows the progressiveness of the city and the wide territory that Waterloo concerns cover. The En-

Litchfield Mfg. Co.
Farm Spreaders

Buchanan Optical Company
Optometrists

Stewart-Simmons Company
Exterior and three departments of the direct mail production departments.

graving Company employs fifty talented people and specializes in the better grade of direct mail advertising, together with the generally accepted functions of an Engraving plant, such as making drawings and plates, either in one or more colors.

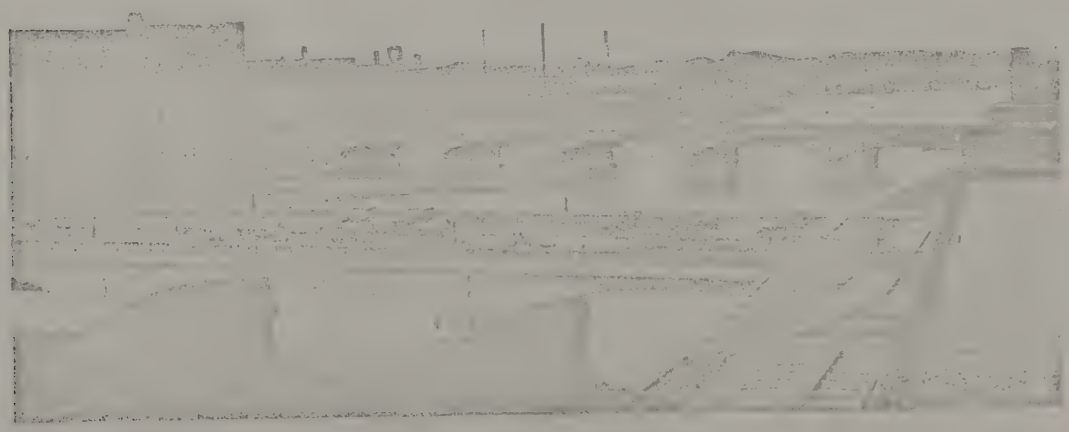
Associated with the local Engraving Plant is one of the few recognized advertising agencies in the State of Iowa. This Advertising Agency specializes in publication advertising, radio programs, billboard advertising, in fact everything a first-class Advertising Agency now handles.

Waterloo has one of the best equipped studios, producing advertising films for motion picture theatres, in the country. Productions from this plant are distributed throughout the United States.

There is also an old established poster service company and one of the nationally known sign manufacturers located in Waterloo. Signs made by these concerns are works of art, and include all types from small window signs to elaborate highway signs. Besides this, there are three other sign companies producing smaller signs and specializing in art signs for buildings.

From the foregoing, one will obtain, we hope, the impression that a manufacturer in Waterloo can secure all the advantages, as far as the preparation of advertising is concerned, right here in the city. No part of advertising is so important as a close tie-up of manufacturer, printer, engraver and advertising agency. It means dollars saved and results increased.

There is a westward trend of industry manifest today. Modern business is moving toward the center of the country, following the shifting center of population. Eastern plants whose markets have moved away from them are doing business under an increasingly expensive handicap in competition with growing Mid-West factories. We say therefore to those who are looking for a more central location —come to Waterloo, besides all the other advantages we can offer, we also possess a convenient handling of a most important branch of business—your advertising.



Typical
Service Stations
of the
Mid-Continent
Petroleum Corp.

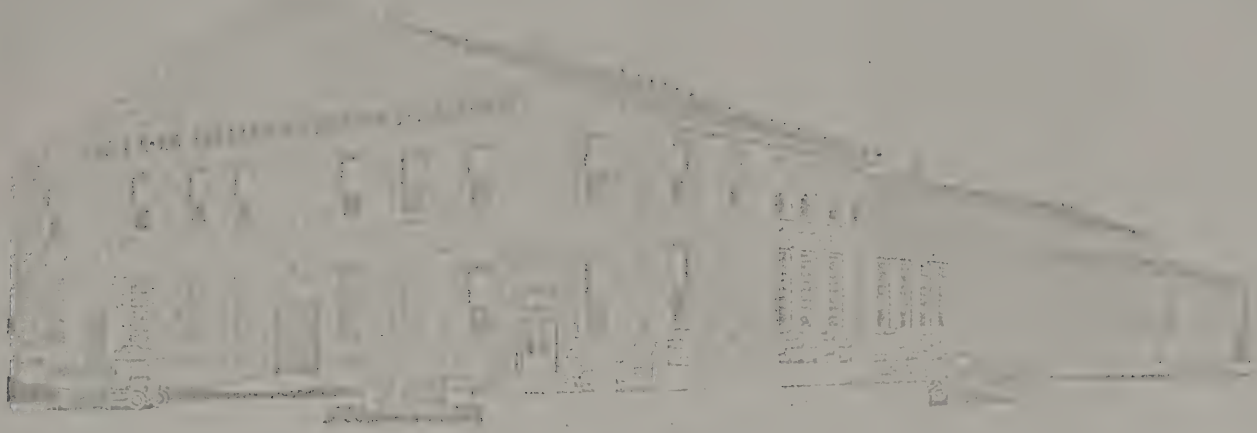
Mid-Continent Petr.
Corporation
Wholesale and retail distributors

The Shoemaker Shop
Printers

Silvers Mfg. Co.
Sheet metal Mfgr's.

Bovee Furnace Co.
Hot air systems

The Lytle Co.
Ladies' dresses

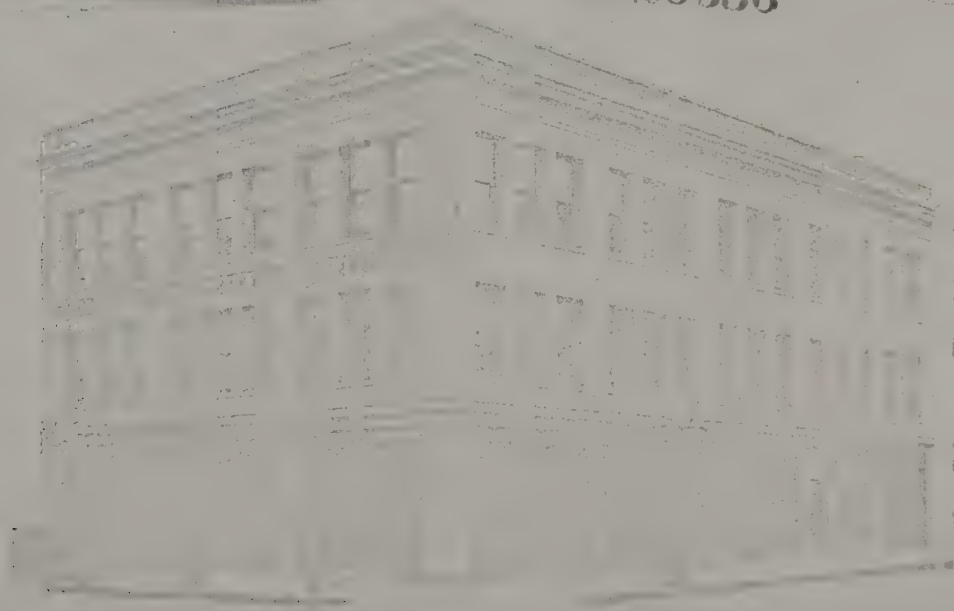


Geo. B. Miller & Son Co.
Farm machinery

Waterloo Engraving & Service Co.
Advertising

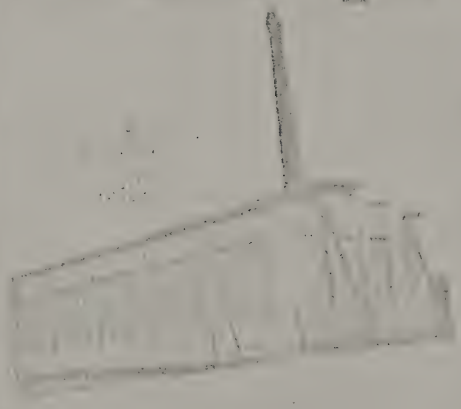
Monarch Advertising Film Co.
Motion pictures for advertisers

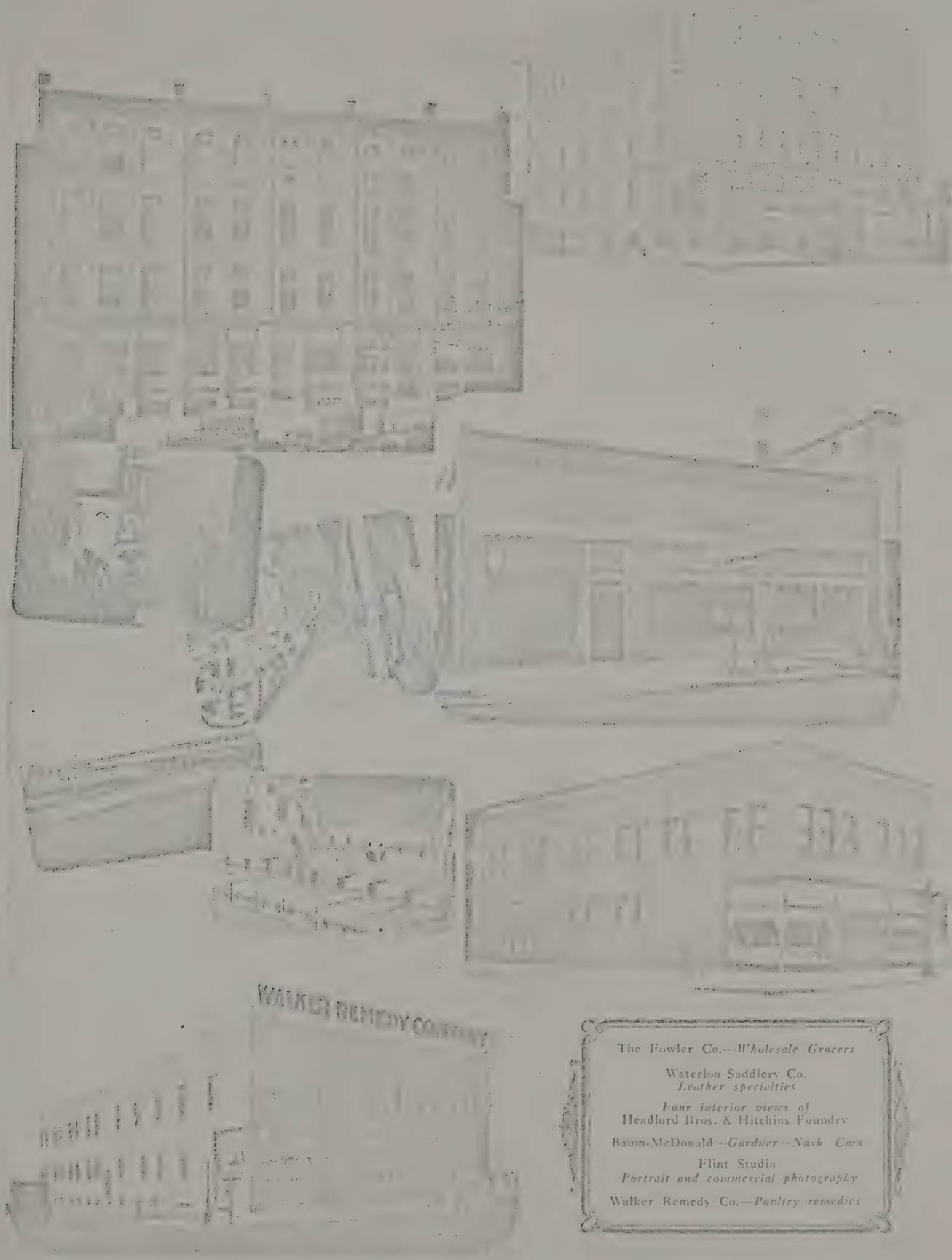
1620656



The Waterloo Tribune
The morning news-paper

Exterior views of
The Armstrong Mfg. Co.
Mfgr's of well drillers and equipment





The Fowler Co.—*Wholesale Grocers*

Waterloo Saddlery Co.
Leather specialties

Four interior views of
Headford Bros. & Hitchins Foundry

Baum-McDonald—*Gardner—Nash Cars*

Flint Studio
Portrait and commercial photography

Walker Remedy Co.—*Poultry remedies*

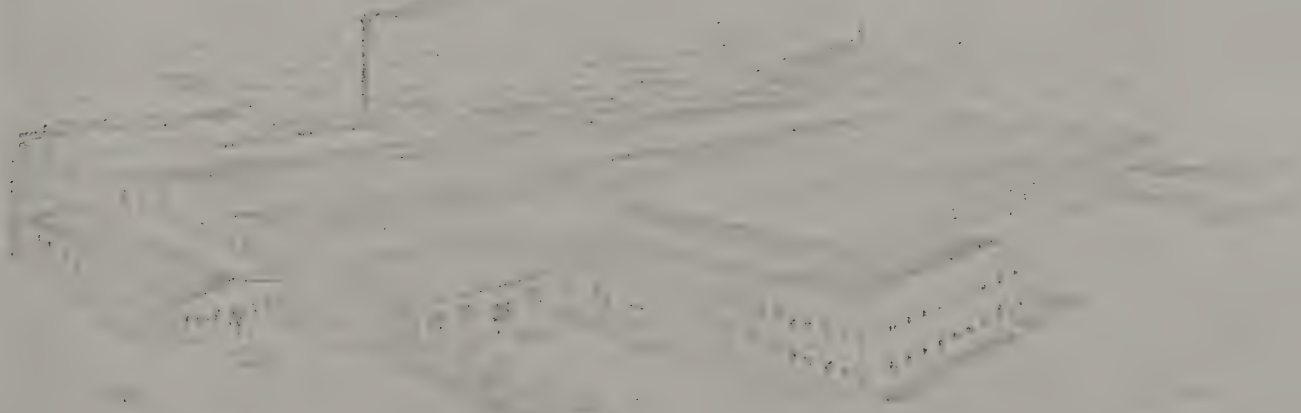
John Deere Tractor Co.

John Deere Tractor Co.
Tractors and Gas Engines

Associated Manufacturers Company
Cream Separators
Gas Engines

Construction Machinery Company
Concrete Mixers
Builders Hoists
and equipment

Associated Manufacturers Co.



Construction Machinery Co.

FACTORIES AND FACTORY LOCATION

For years Waterloo has been known as the Factory City and at one time a pictorial supplement was published called "The Tale of a Thousand Smoke Stacks." While this number might have been and no doubt was an exaggeration, yet, to one scanning the horizon, particularly in the outlying districts, it would seem that a large part of the city was devoted to factory buildings. It is no exaggeration to say there are more factories in Waterloo than in any other Iowa city. There is a great variety of articles manufactured in Waterloo. The larger plants produce: tractors, gas engines, cream separators, spreaders, corn huskers, pump jacks, concrete mixers, well drilling equipment, washing machine wringers, sheet metal fixtures, auto accessories, fabric auto supplies, garments, saddlery and refrigerators and cooling rooms. The list contained in this book gives a rather complete outline of all the articles made in Waterloo.

It can readily be determined that Waterloo is a Factory City, due to its transportation facilities, geographical location, making it possible to secure raw material and fuel, and in distributing the finished product.

The labor conditions are of the best. This is of importance in securing high-class labor, both male and female. The type of factories in the city demand a class of labor above the average, such as machinists, tool makers, etc.

Every year the city grows as a manufacturing point. Waterloo has excellent factory sites available on or off track, at very reasonable prices. A great many concerns use electric power, which is furnished by the local electric company.

The importance of Waterloo as a manufacturing city can be deter-

A recent addition to the John Deere Plant.

C. W. Chapman
Lumber Co.
Building Materials

Crystal Ice & Fuel Co.

The Galloway Co.
Largest Agricultural Machinery Mail Order House in the World

mined from the United States Department of Commerce figures for 1925, showing 103 establishments in the city with 4,295 wage earners, paying $5,320,674 in wages and producing $42,551,105 in products. This is for concerns doing over $5,000 a year business.

One factor of importance to manufacturers of machinery, etc., is that there are foundries in the city making high grade iron, brass and aluminum castings, also pattern shops and machine shops with experienced help to make patterns and dies.

These foundries are constantly enlarging and increasing their facilities, keeping abreast of the times in order to give the manufacturing plants the quality castings and the prompt service that they must have. A number of factories have moved to Waterloo because of this one feature alone—a feature nevertheless, the importance of which can not be over-estimated.

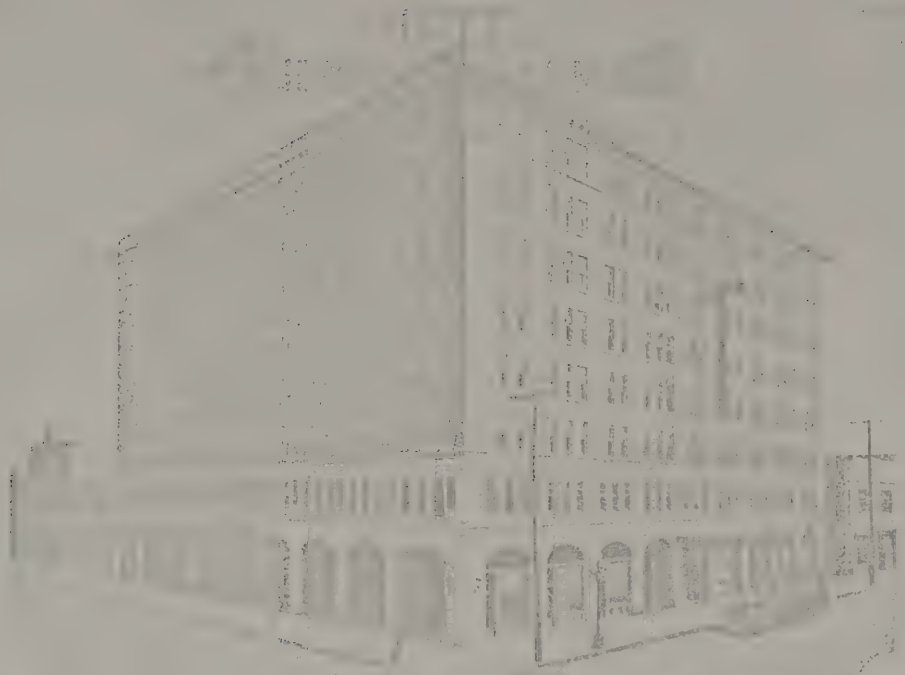
The railroads maintain local switch crews to place empties and loads, and to rapidly remove the cars and start them on to destination.

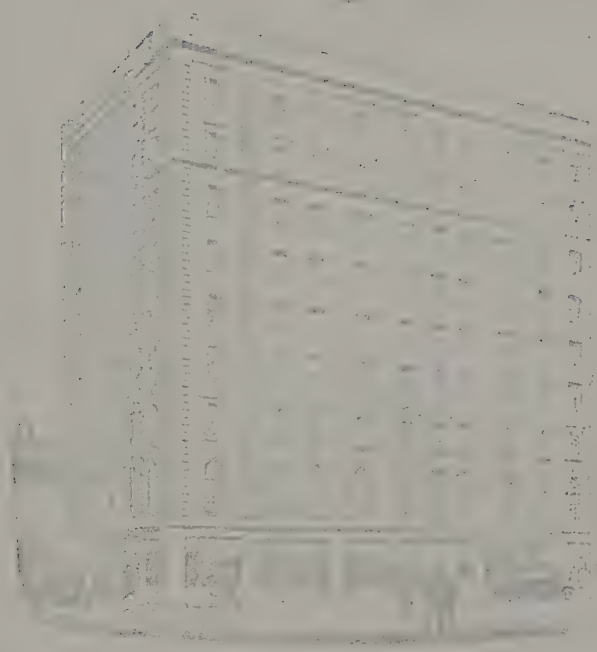
Visit any part of the industrial sections of the city and there you will see either the railroad switch trains or the electric motor crews of the street railway company—all with one object in view of either quickly moving materials into the manufacturing plants or starting it out on a short haul or possibly a long trip to some foreign land.

The garment manufacturers and industries using female labor, find a supply of competent help in Waterloo. No doubt the high-class of labor available is due to small percentage of foreign born citizens, and to the excellent educational institutions in the city.

A glance at the pages of this book, showing views of the factories, will give one an excellent idea of the class and size of the manufacturing institutions that call Waterloo their home. A list of the names looks like a page out of Who's Who. A large share of these concerns are known throughout the civilized world as outstanding manufacturers in their particular line. Here will be found the largest mail order house in the country making farm implements, one of the world's leaders in tractor manufacturing, an internationally known cream separator concern—the firm making the most complete line of concrete mixers in the country — a spreader factory known from coast to coast and so on down the list.

And still they come. Surely there is a good reason why so representative a list of manufacturers should be located here. In brief the reasons are—central location—good labor conditions—ideal foundry facilities —ease of shipping, and last but not least a bunch of live, up-and-coming business men with whom it is a pleasure to work and be associated.

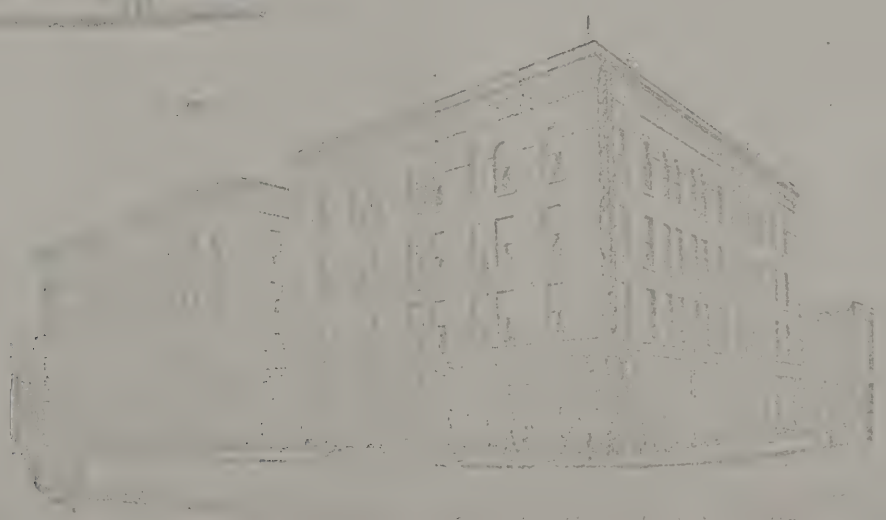




Hotel
Russell-Lamson

Hotel President

The Ellis Hotel



WATERLOO—THE CONVENTION CITY AND TOURISTS' HEADQUARTERS

IT HAS been said and possibly with a great deal of truth that Waterloo is, and always has been years ahead as far as its hotel accommodations are concerned.

At this time there are eleven modern hotels in the city, and another nine story hotel building under construction, which will be finished by 1929.

All of Waterloo's hotels are centrally located and are within two or three blocks of any of the railroad or interurban depots.

Added to the central location of Waterloo and through the excellent transportation facilities and the many paved and gravelled roads running in practically every direction from the city, it has been proven more delegates, as a rule, attend conventions in Waterloo than in other Iowa cities.

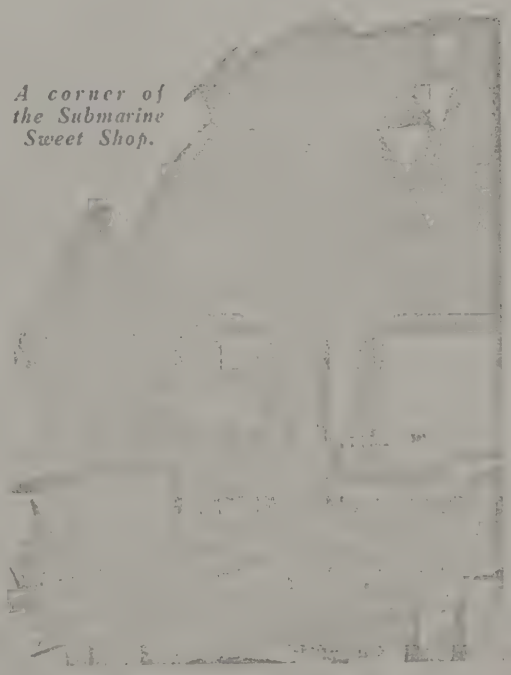
A number of conventions have chosen Waterloo as their meeting place time after time.

The people of Waterloo treat their convention visitors with courtesy, and no attempt is made by the business places, hotels and cafes to charge them more than any other citizen.

Besides this the stores, theatres, fine hotels and cafes and the fact that conventions find no trouble in securing meeting halls and auditoriums large enough to accommodate them, makes it a pleasure to come to Waterloo.

Waterloo also is a headquarters for tourists due to the accommodations available and to the fact that the city is located on important highways leading to the picturesque and historical parts of the country.

Tourist campers find the modern tourist park with police protection on the banks of the beautiful Cedar River a wonderful place to rest.



A corner of the Submarine Sweet Shop.

Lauerman's

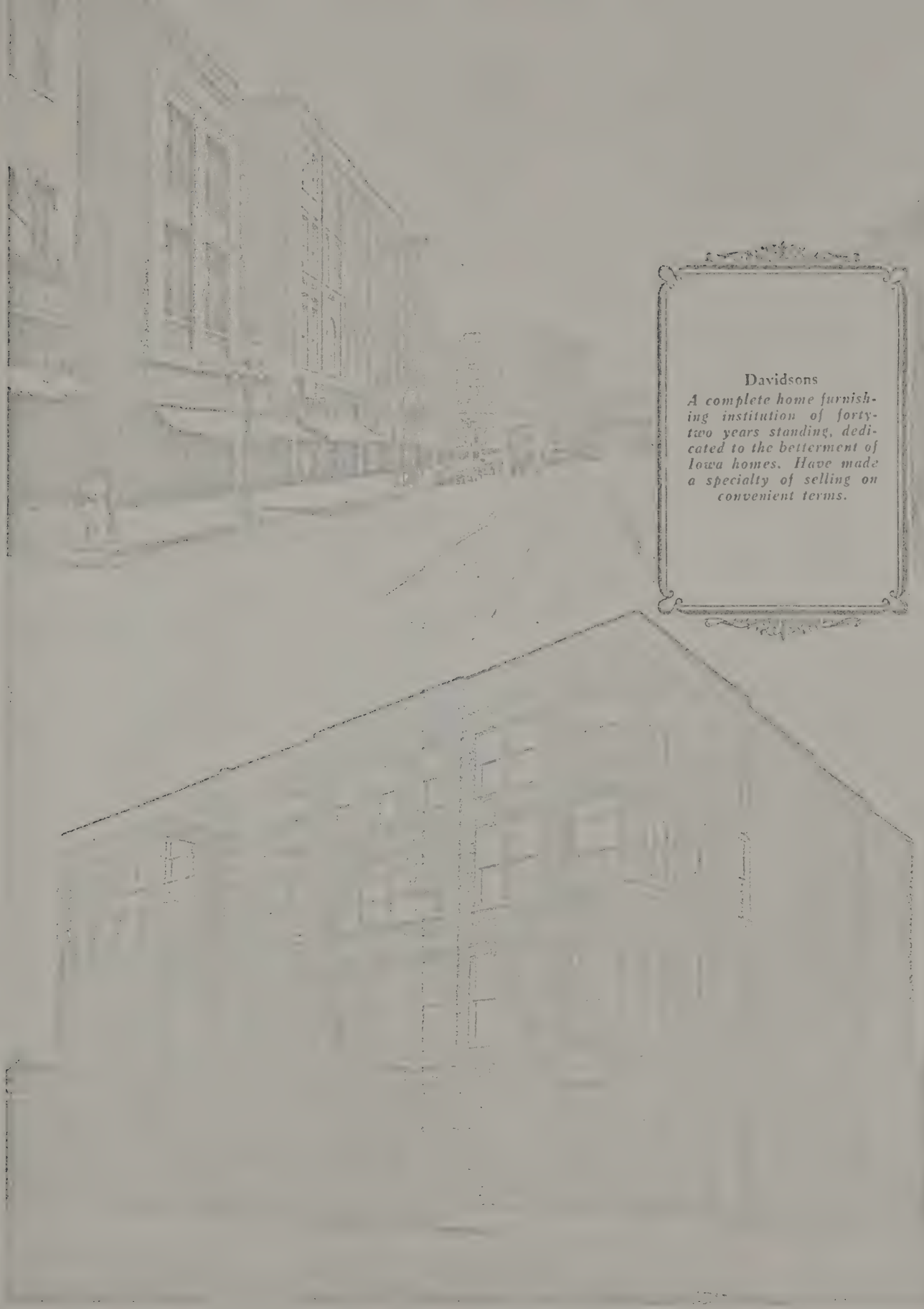
At the intersection of West Fourth and Commercial Streets.

One of the finest department stores in the state—both wholesale and retail, operating its own mills, etc.

Jas. Black Dry Goods Co.

At East Fourth and Sycamore Streets.

Illustration shows new addition made necessary by the large and steady increase in business. Ranks among the finest stores of its kind.



Davidsons

A complete home furnishing institution of forty-two years standing, dedicated to the betterment of Iowa homes. Have made a specialty of selling on convenient terms.

THE RETAIL DISTRICT

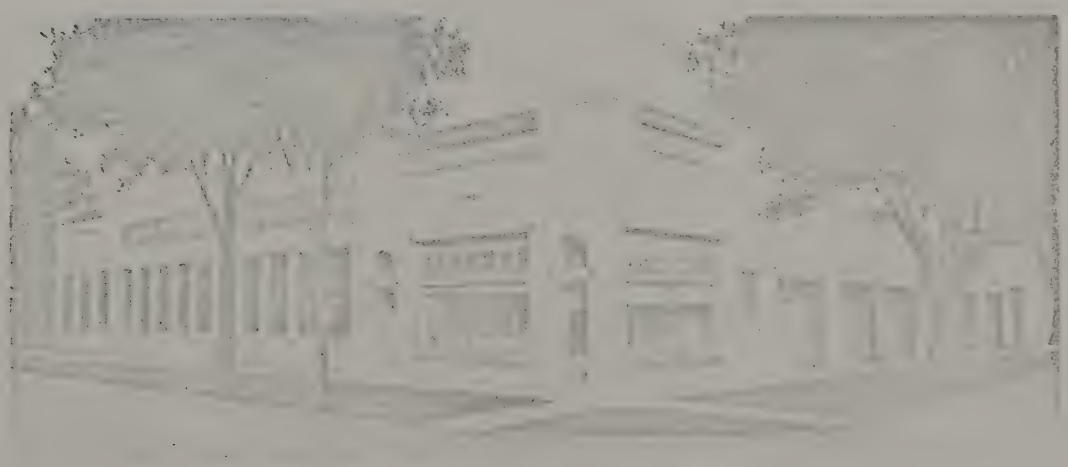
THE extraordinary growth of business in the last five years, the extensive development of trade, and a need for additional space has prompted a large number of concerns in the retail district to either provide more space or build additions to what seemed adequate space. Possibly fifty percent of the store buildings in the retail district have been remodeled or added to during this period. Waterloo boasts of two of the finest department stores in the central west.

Every need can be supplied, as Waterloo has five dry goods stores, thirteen shoe stores, eleven ladies apparel stores, sixteen clothing stores, three hardware stores, six furniture stores, twenty drug stores, one hundred and thirty meat and grocery stores, four gift shops, one variety store, three 5 & 10c stores, two 25c to $1.00 stores, four paint and wall paper stores, five fruit and vegetable stores, ten cigar and news stores, nine electric stores, eighteen auto tire shops, five auto accessories shops, seven music stores, three millinery stores, two furriers, three farm implement and one mail order branch retail stores.

The trade area of Waterloo from the retail standpoint extends a radius of seventy-five miles, and has a population of about 275,000 people. Waterloo is a retail center, which is quite evident from the large number of and variety of trading places, and the hard-surfaced highways which permits the people to come to the city.

The trade area of Waterloo covers some of the richest territory in the United States. The smaller communities within this area are progressive.

One great advantage Waterloo has is the centralized retail area in



The new home of the Campbell Baking Co.

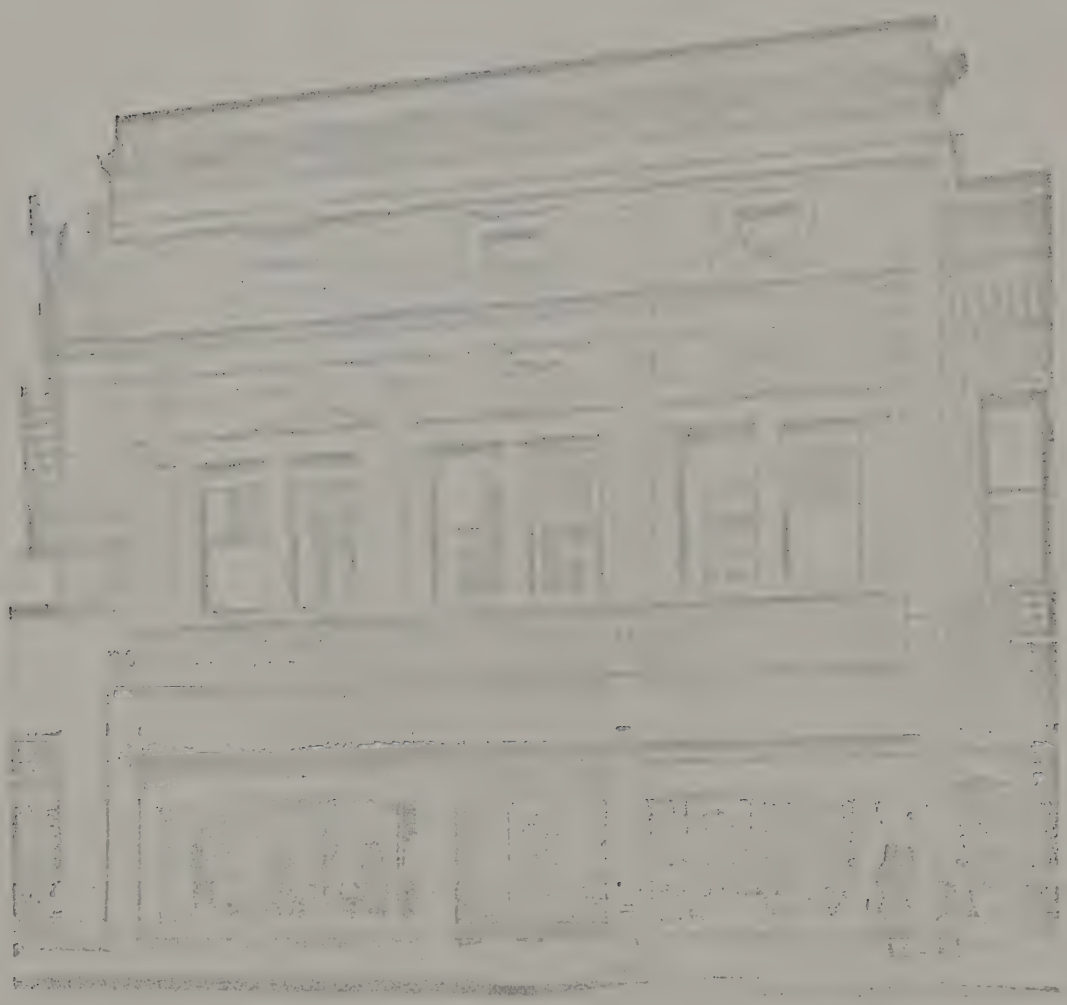
Sterling Co.—*Retail Dry Goods*
Hutchinson Ice Cream Co.
Young Coal Co.—*Coal & Ice*
Curry E. Potter Co.
Goodyear Tires
Nichols & Gates—*Good furniture*
Edelson's Department Store

the city. Customers can secure anything and visit practically every store by covering but a few blocks.

One of the things that impresses the visitors to the city is the clean, modern stores in the retail district, the consideration that has been given the customers in providing for their comfort, and the treatment extended by the help.

People who have visited Waterloo have often commented on the high-class stores the city has, and the high-class merchandise on sale at very reasonable prices.

There are not many cities the size of Waterloo that can boast a retail district sufficient unto itself where every possible sort of merchandise can be procured. No need to go to the large shopping centers, because the merchants here are showing the newest creations at the same time they appear in the big cities. That's why Waterloo gives the impression of a city twice its size and is another reason why the people are satisfied to shop at home.



Nowhere in Iowa is there a finer establishment than this.

Petersen Brothers
Undertakers

F. C. Fish
Signs

O'Keefe & Towne
Undertakers

Matt Parrott & Sons Co.
Printers & Binders

THE HEADLINES TELL THE STORY

1. 1928

BUSINESS HERE IS ON UP-GRADE

Postal Receipts Show Increase

Waterloo business is continuing on the up-grade, according to the postal receipts for the year just with a gain [illegible] Ray C. May, Se[illegible] lighter [illegible] months. During [illegible] receipts year. [illegible] The [illegible] with 19[illegible] Mont[illegible] January [illegible] February [illegible] March [illegible]

8

FOUR MOTOR BUSSES OUT OF WATERLOO

Also Run Nine Freight Carriers

Building and Loan Associations Gain Half Million in Assets During 1927

Waterloo Association, Largest of Four, Moves to Fine New Quarters.

WATERLOO BEATS ALL REST OF IOWA IN BUSINESS GAIN

December Increase Over Last Year More Than Twice Nearest Rival's.

Reflecting activity in its principal industries, Waterloo transacted more business in December than in any preceding month during the last nine years.

The Standard Statistics company of New York, the world's largest statistical organization, reports the volume of business here as 41 per cent above the average, an increase of 23 points over November and of 14 points over December, 1926.

No other city in the state showed a gain at all comparable with this, six points being the largest gain made during the year.

The outlook for a continuance of satisfactory purchasing power here is optimistic. The meat packing establishment is active, increased returns from crops will stimulate the buying of farm machinery and equipment, while building [illegible] will exceed that done in 1927.

CHAMBERLIN GOES

HEADFORD BROS.' CASTINGS IN YEAR TOTAL 5,000 TONS

Growth Rapid: Payroll $200,000; Hawkeye Foundry Is Subsidiary.

With production of castings approximating 5,000 tons and a payroll of $200,000 to 125 employes in 1927, Headford Bros. & Hitchins Foundry company is one of Waterloo's most important industrial enterprises.

Organized at Dubuque, Ia., in 1899, and removed to Waterloo in 1903, the company is one of the oldest in the city. Starting with a force of a dozen men, the growth has been rapid since establishment here. Many of the employes are highly skilled workmen. The Hawkeye Foundry company, organized later, is affiliated with the parent company.

The plant on Westfield avenue is devoted exclusively to the production of gray iron casting, furnished to numerous factories of Waterloo and other towns. Investment from time to time in modern equipment and additional plant buildings exhibited an increasing faith in Waterloo and the possibilities of the iron working industries within her borders, to which the general foundry is a contributing factor.

Officers of Headford Bros. & Hitchins Foundry company are: E. H. Headford, president; F. O. Hitchins, vice president, and W. E. Hitchinson, secretary-treasurer.

First National Bank
Pioneer National Bank
Commercial National Bank
Waterloo Savings Bank

WATERLOO BANKS AND FINANCIAL INSTITUTIONS

It is essential for any community, especially one of industry, to be ably financed. Without strong banks and good banking facilities, business could not expand. From the very beginning of the city, banking has played an important part in its growth.

The records from the early history of Waterloo show that Waterloo had a bank years before the first railroad, before the first newspaper was established.

Waterloo has four strong banks, with deposits exceeding fourteen million dollars.

The officers and directors of these institutions, have, without exception, adopted a policy in support of commercial and industrial institutions that has made possible the growth and stability of all concerns. Worthy institutions are given credit for their needs, and yet with all these it is conservatism that protects the depositors and stockholders.

The people of Waterloo are thrifty, they are taught to be so by their banks, and another cause for this is the savings plan handled in the city's public schools. The children are encouraged to save thru a well-regulated plan worked out by the school board and banks. The largest part of the boys and girls are depositors and are taught the value of savings.

The buildings owned and occupied by Waterloo's banking institutions are beautiful structures, and are monuments in Waterloo's skyline.

The city has four building and loan associations with assets of over ten million dollars. Due to the fact that building is on the increase, there is a steady demand for money they loan for this purpose.

Waterloo also has three Thrift Banks and two strong Loan Companies in addition to those mentioned. They are well financed and are in position to serve the public.

There are also eleven reliable Investment Companies in the city handling securities, which they believe to be safe and sound for the investor.

Waterloo also has two Trust Companies who have been in business in the city for a number of years.

The total bank deposits as of June 9, 1928, in Waterloo's banks was $14,334,042.

The history of banking in Waterloo is very interesting. In its earliest existance the settlers in Waterloo felt the need of a banking institution, and one was established. The officers of the local banks have had years of experience and train-

Waterloo Thrift Co.

Iowa Securities Co.

Waterloo Building & Loan Association

Morris Plan Co.

All four institutions are well financed and are in business to serve the public

Iowa Fire Insurance Co.

A strong, well financed Fire Insurance Institution.

ing. Many of these men have served many years with their institutions. The people of Waterloo appreciate this fact and have every confidence in their bankers, knowing that they will use the utmost caution and discretion in their dealings.

Waterloo's banking institutions have grown with the city, some had their beginning in small frame structures. Every one now has a building that would be a credit to any city in the United States.

The banks have worked hard in getting the people to save. Various methods have been used to impress the people with the importance of being thrifty.

The Building and Loan Associations have had an important role in making Waterloo the very fine place that it is. A great many people own their own homes, due to the fact that Waterloo was fortunate in having these institutions. When consideration is given the fact that 75% of Waterloo's people own their own homes, it is evident what benefits the people and the city have derived from these reliable organizations.

Without a doubt the man who owns his home is proud of it and is proud of his city. With such a spirit Waterloo has grown, and continues to prosper and progress.

The Thrift and Loan Companies serve a worthwhile field. Their policies are of a high standard and they continually are working to get the citizens to save, and when loans are made to those who need them the circumstances are very closely checked. These concerns have been in business in Waterloo for many years, and have built their institutions on a sound foundation.

Interior and exterior views of the State Loan Co.

General views of the Rath Packing Company. Waterloo's largest industry, where two thousand men and women find daily employment.

FOOD PRODUCTION—AN IMPORTANT INDUSTRY

WATERLOO is actually in the "Heart of the Corn Belt." The soil surrounding Waterloo is the richest in the country. Truck gardens, poultry farms and dairy farms supply Waterloo homes with fresh food each day. The richest agricultural section in the United States is but a few miles from the city limits.

Waterloo is the home of one of the largest independent meat packing plants in the country. The meat packing industry in Waterloo consumes 1,000,000 head of hogs annually, pork and its products being the main production. Products of this plant are shipped all over the globe. This concern operates its own refrigerator cars numbering several hundred.

Waterloo has an important canning company, packing 4,000,000 cans of sweet corn each season. This concern operates a number of its own farms as well as contracting considerable acreage.

Before long it is expected that Waterloo will have a plant to can asparagus. Considerable acreage is now under cultivation, and Waterloo is located in the limited area of the United States where asparagus can be grown and packed green.

Butter, cream and eggs produced in Waterloo territory demands fancy prices in the large markets such as New York City and other large centers.

People visiting the city from other points are often impressed with the equal division of agriculture and its products and manufacturing that is evident in Waterloo.

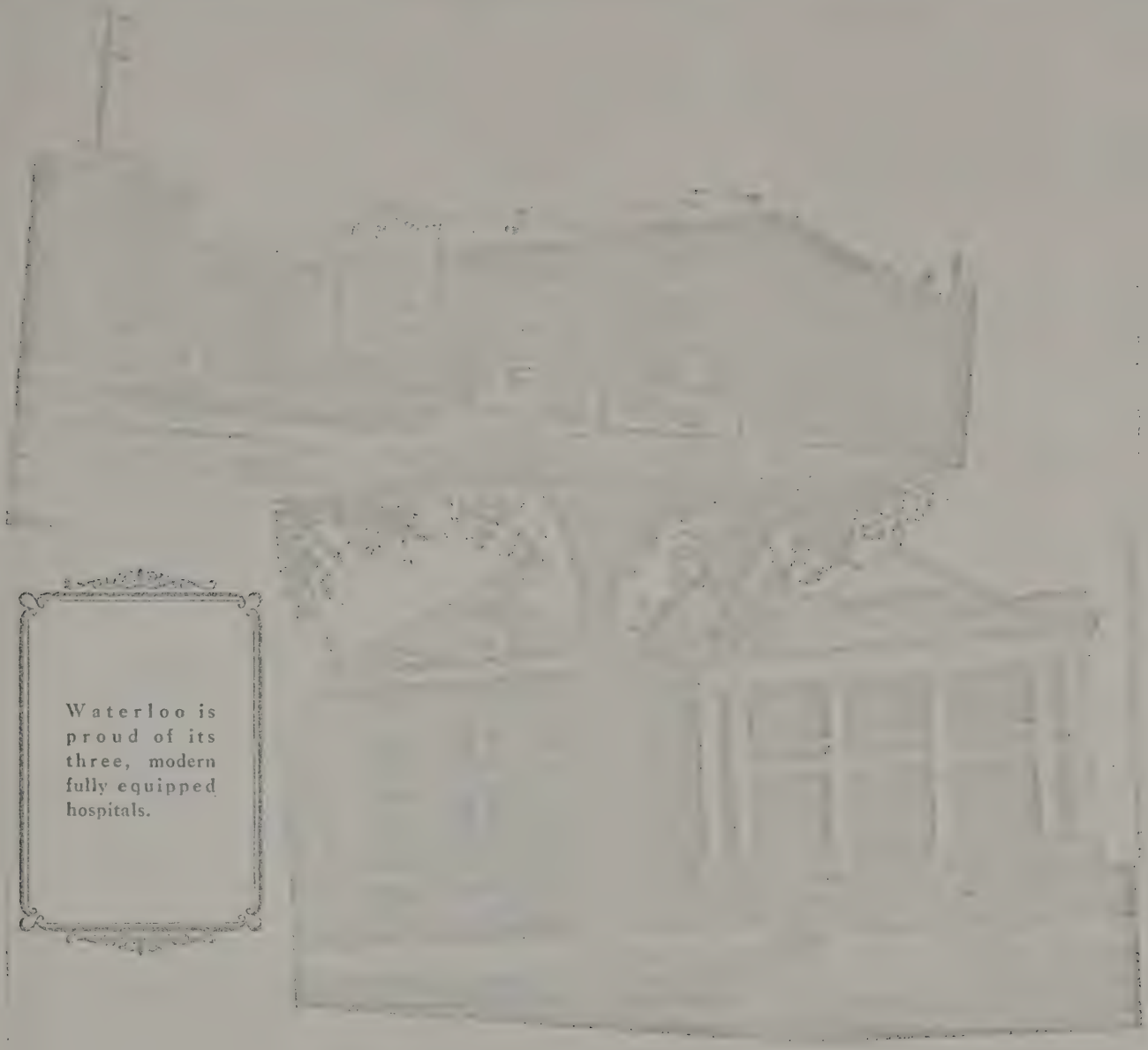
Two large modern bakeries and two modern ice cream companies should not be overlooked as food producers, neither should the ten dairy products companies and the powdered milk plant.

Food stuff produced in and near Waterloo would make a most enjoyable feast for anyone.

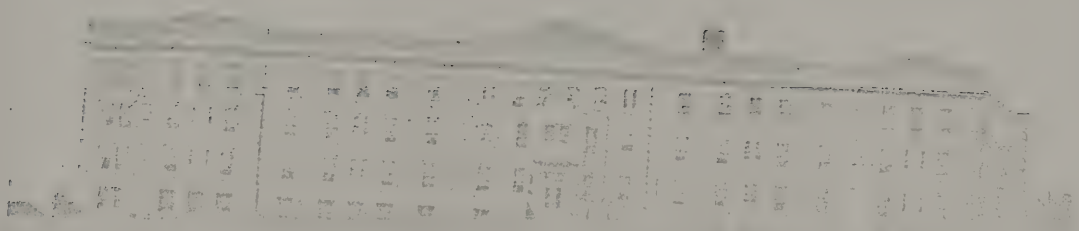
Food, naturally, comes from the soil and relies on the soil for its production.

It is impossible to impress the person that does not actually live in this territory of the wonderful farms, producing corn and grain, of the extensive truck and fruit farms, of the large poultry ranches and dairy farms that are at the doorstep of Waterloo.

These are the original producers of the food in its raw state and Waterloo plants prepare it for the markets of the world.



Waterloo is proud of its three, modern fully equipped hospitals.



THE HOSPITALS

WATERLOO is fortunate in having within the city limits, three very fine, up-to-date, fully-equipped Hospitals.

The Presbyterian Hospital, equipped and formerly operated by the Presbyterian Churches, is now supported by the benevolent people of the community regardless of denomination. It has fifty beds with two operating rooms; twenty student nurses in addition to a full and capable staff. It is located in the southeastern part of the city and has ample additional room for enlargements and future growth.

St. Francis' Hospital is conducted by the Franciscan Sisterhood whose Motherhouse and Nurses' Training School is located in St. Louis, Mo. It is at the present time under supervision of Sister Mary Evarista, Superintendent. It has 150 beds—90 beds being used to accommodate patients.

In the past various facilities and equipment have been installed, to meet the requirements of the American College of Surgeons, and maintain its standardization, with which it has been privileged since 1920.

On the fourth floor are located the operating rooms: Two major, one Orthopedic, and one Specialists Room for ear, eye, nose and throat work. A fully equipped Laboratory, Diet Kitchen, Metabolic and Physiotherapy Department are also in readiness to meet all requirements of Physicians and Patients.

In 1927 the total of patients cared for in this Institution numbered 2,262. Various Laboratory Tests during the year numbered 5,934; Metabolic Tests 129; Physiotherapy Treatments 1,526; and X-Rays 584.

St. Francis Hospital is maintained solely from income of patients' hospital fees.

Allen Memorial Hospital is the latest institution of its kind built in the city and is located on the northwestern edge of Waterloo. It is a ninety-bed hospital, with two operating rooms and is conducted by the Deaconess Society of the Evangelical Church. It maintains a nurses' training school and is furnished with the very latest and finest equipment known to medical science.

These three hospitals serve a wide territory, which is being continually enlarged by the addition of more paved and gravel roads leading into Waterloo.

St. Francis Hospital, Allen Memorial Hospital, Presbyterian Hospital and the Convalescent Home, all in Waterloo, Iowa, have been placed on the approved list of the American Medical Association.

The Waterloo hospitals were included in the approved register after having been surveyed by the association authorities. The list contains the names of 6,807 hospitals.

The Plaza and Rialto Theatres are under the direction of Mr. Alexander Frank, of the Frank Amusement Co. They feature motion pictures, vaudeville and stock.

AMUSEMENTS

It is no exaggeration to say that Waterloo has the finest Cinema Houses in Iowa, as can be proven by anyone attending same. In all there are seven motion picture houses, part of these have vaudeville in addition to late release pictures. There is also one legitimate theatre, generally playing stock attractions and offering the best of road shows.

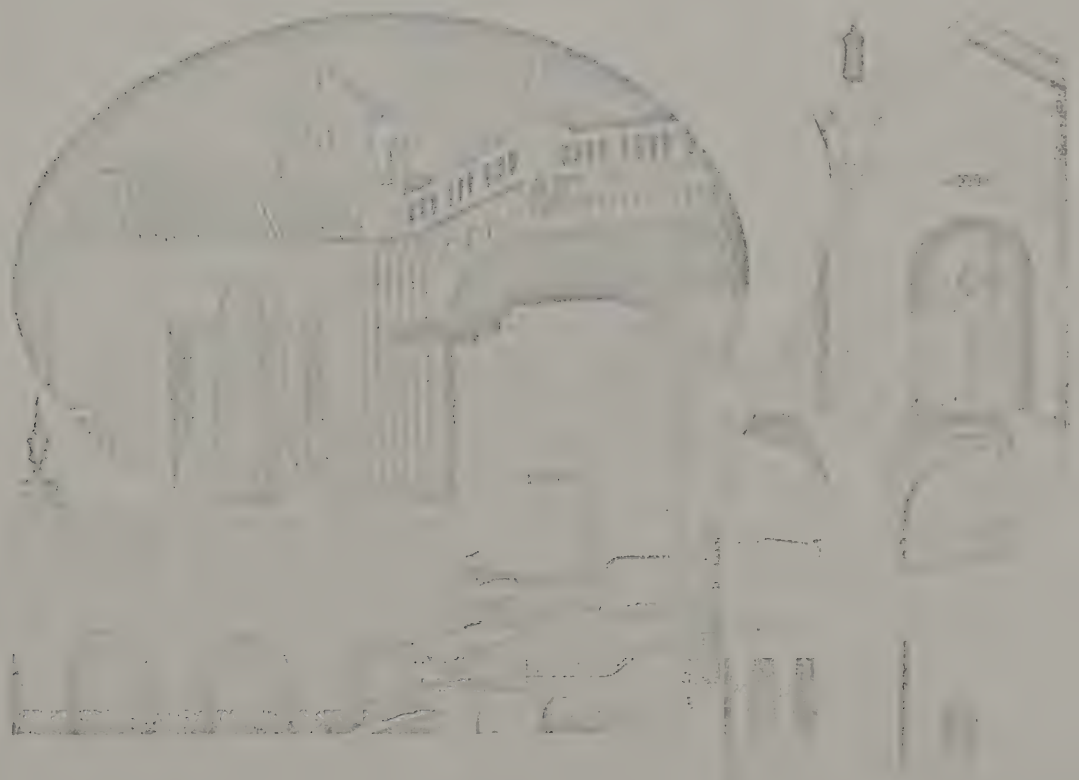
The city provides supervised play grounds for the children where they can get good exercise and fun under proper conditions.

The beautiful Cedar River, which flows through the city, provides good fishing, bathing and boating, and in the winter skating is an enjoyable pastime.

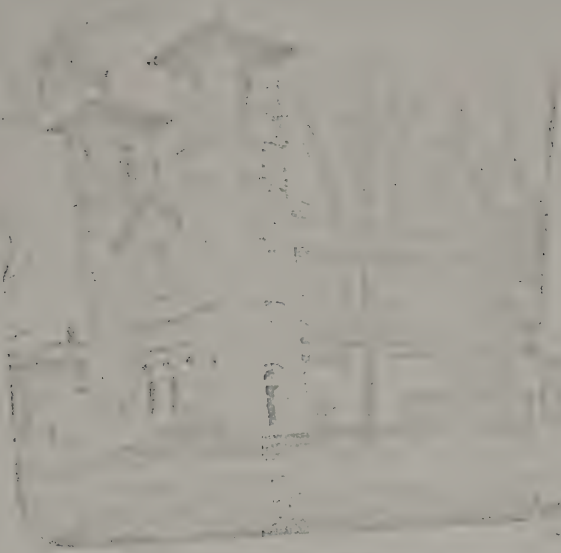
The American Legion Post has conducted an indoor skating rink in the large hippodrome at the Dairy Cattle Congress grounds, and Waterloo, the past two seasons, has had a winning hockey team playing some of the outstanding hockey teams of the middle west.

Baseball is another form of amusement that Waterloo can boast of. Waterloo is a member of the Mississippi Valley League and has an up-to-the-minute baseball park.

During the summer the American Legion Band gives free concerts in the city parks.



Interior view of the new Riviera Theatre.



Sacred Heart Catholic

St. Mary's Catholic *Church and School*

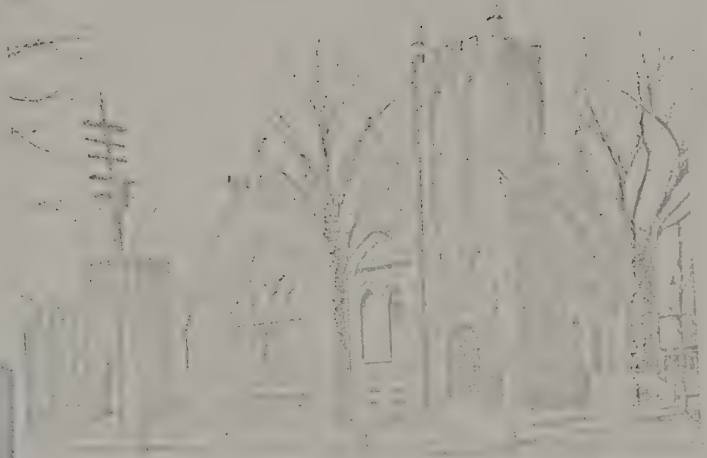
Free Methodist

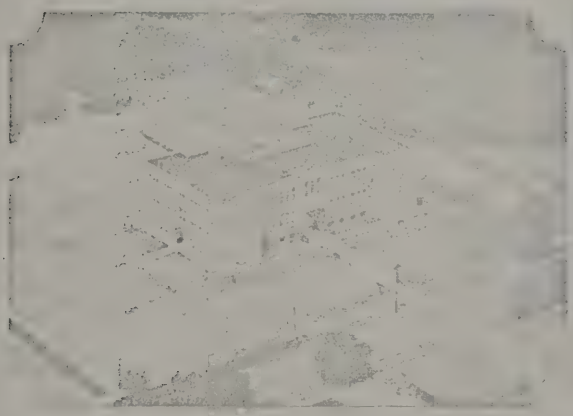
Linden M. E.

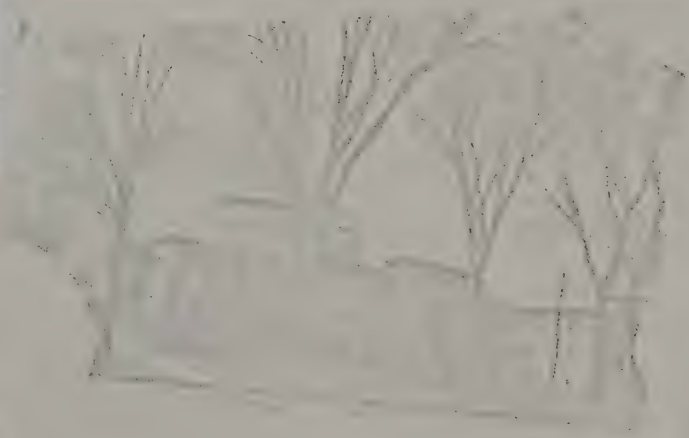
First Congregational

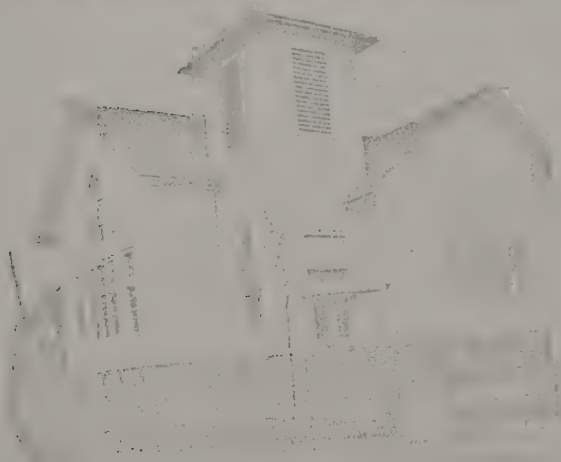
United Presbyterian

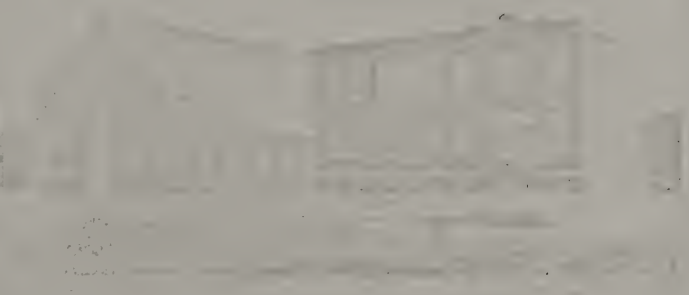
St. John's *Church and School*











THE RELIGIOUS AND MORAL SIDE OF WATERLOO

BUSINESS and industrial development as shown in the pages of this book has done much for Waterloo, but the human and moral side of life has been given their full share of attention.

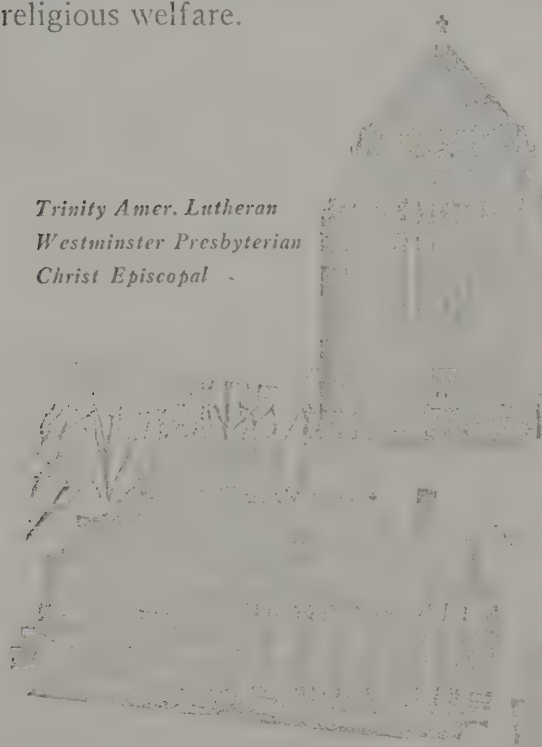
Waterloo has forty-three churches of nearly every denomination. Catholic, Protestant and Orthodox, and churches for the colored citizens.

All of Waterloo's churches are beautiful structures. It is evident that the people, as a whole, give much time and thought to their religious welfare.

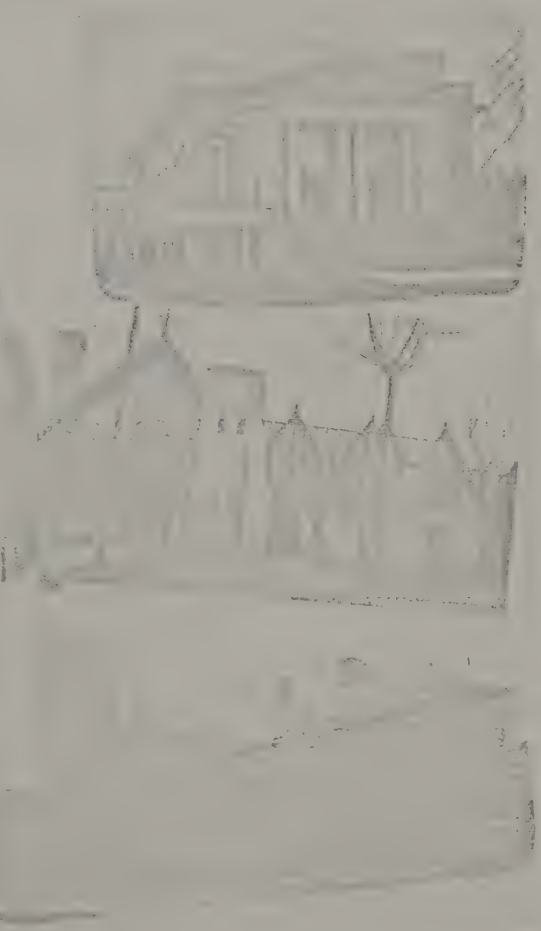
It is impossible to print the picture of all of the Waterloo churches, but it can be readily determined from those shown that the congregations have devoted a great deal of work and support to their churches.

There are also the Lutheran School and three Catholic schools as well as the Y. M. C. A. and Y. W. C. A.

With such a foundation and such institutions to make better citizens,



Trinity Amer. Lutheran
Westminster Presbyterian
Christ Episcopal



St. Mark's Episcopal

Walnut Street Baptist

St. Paul's M. E. Church

First Presbyterian

Grace Methodist

First Baptist

First Methodist

Plymouth Congregational

Waterloo is proud that it ranks among the best.

It should not be overlooked that Waterloo has a Salvation Army that is doing a great work. Their home is shown at the bottom of this page. A Social Welfare League and Red Cross that is tirelessly striving to help those in need.

The people of Waterloo appreciate all of these institutions, as each year they contribute to the Community Fund which provides for the Salvation Army, Red Cross, Boy Scouts, Y. M. C. A., Y. W. C. A., the Railroad Y. M. C. A. and the Social Welfare League.

All of this makes Waterloo an ideal place in which to live and bring up children.

In another part of this book is shown the buildings that house the Y. M. C. A. and the Y. W. C. A., both of which have all the wonderful departments found in such institutions. Both organizations, as well as the Boy Scouts, maintain summer camps for the boys and girls. The business men, and in fact the entire city is solidly behind these worthy enterprises, and contribute loyally to their support.

The cost of operation of all these institutions as stated before are taken care of by the Community Fund, administrated by a committee of citizens.

Beautiful, well kept homes are the outstanding feature of Waterloo's home life. They reflect the prosperity of the people.
A.B. CHAMBERS
DR. E. L. ROHLF

MID PLEASURES AND PALACES

WITHIN the sixteen square miles comprising its area, Waterloo has around 9000 single family dwellings, and an additional several hundred multiple family homes, running from double houses to the several fine modern apartment buildings, each containing dozens of apartments.

One is impressed with the well-kept appearance of the homes in Waterloo as a whole, and it pertains to the small cottage and to the home of large proportions. No doubt this reflects the "One big family" attitude of every single inhabitant for his home city.

In the laying out of the residence sections of Waterloo, there has been a well balanced development, radiating in all directions from the center of the business district. How much better this is than to have an irregular laid out city where one must travel a great distance to arrive at the central point!

For the most part, the residence sections are laid out in a way that factories do not intermingle or lie adjacent to them, but on the other hand, factories are more segregated.

A much larger percentage of people own their homes in Waterloo than in the average city in the United States. Statistics would reveal that between 65% and 75% of the people of Waterloo own their homes. The means which have been made possible to own one's home in Waterloo through its various building and loan associations and other loaning agencies, no doubt account for this condition and this condition tends to the stability of the population and for growth.

The growth of Waterloo as a city, which is reflected in its new buildings, has been very satisfactory in the last few years. It has never had a boom growth, each ten-year period showing a growth about equal to the ten years preceding. The last three or four years have evidenced the construction of several hundred new homes and different apartment buildings of the latest design, and contain a large number of the latest conveniences.

The living conditions in Waterloo could hardly be more ideal. There is never a condition showing an extreme shortage of houses, making it difficult for a newcomer to locate and with a resultant high rental to pay. Nor has the other extreme held true at any time, with a large number of vacancies to reflect an unstable attitude of conditions.

Anyone who will analyze the tax rate of Waterloo, will find it considerably lower than the average in the United States for cities of this size. This is no idle statement but a positive actual condition as shown by government records which of course is important to a home owner either large or small.

No particular section of the city has a monopoly of homes like these. You will find them everywhere within the city limits.
HOPE C. MARTIN

Without a question, one of the factors responsible for the fine homes owned in Waterloo is that the city has four old-reliable and well-established building and loan associations, which have in their existence helped finance many of the homes of which Waterloo is proud.

It is a surprising thing to strangers to see the number of fine houses being built each year, and the fact that the houses are not vacant long after completion. This is materially due to the steady growth of the city.

Waterloo has some of the finest apartment buildings in this section of the country. The apartment buildings are located in the parts of the city where it is a pleasure to live—that is, in the residential districts, and not in the business section, full of noise, etc.

The City Street and Park Departments keep the streets and parks clean and in very best condition. This naturally adds to the beauty of Waterloo and the health of the people.

In the spring, fall and summer, Waterloo is a paradise. The climate and soil is such that the trees and flowers and beautiful lawns thrive.

The climate of this section of the country, where Waterloo is located, is healthy. There is no rainy season—there is no dry season—it is not unbearably hot or extremely cold. The four seasons of the year are distinct. Iowa is known as the garden spot of the United States and Waterloo is in the heart of this garden.

A scene in the beautiful Highland district.

KINGSLEY
WHITTIER
EMERSON
EDISON

WATERLOO IS JUSTLY PROUD OF HER PUBLIC SCHOOLS

DURING the year 1926-27 a total of 3948 pupils were enrolled in West Waterloo Public Schools. The total enrollment for the current year will exceed 4000 by a substantial margin. Of these pupils 850 are enrolled in Waterloo High School, 322 in Sloane Wallace Junior High School, 138 in West Junior High School and the remainder in the seven elementary grade schools.

No school system of this class in the state of Iowa is better equipped with fine modern school buildings than is Waterloo. In recent years three thoroughly modern fireproof grade buildings have been erected, embodying all the new features demanded by modern educational practice. Likewise fireproof additions have been constructed to two old buildings doubling the capacity of each. At the same time the old sections of these buildings being thoroughly modernized. The other two grade buildings have also been remodeled and thoroughly equipped with modern facilities.

The West Waterloo Schools are manned by a teaching staff of 137 efficiently trained and thoroughly experienced teachers. Helpful supervision is provided by a corps of principals trained in scientific school administration, and by special supervisors.

In addition to the usual class rooms, the following special rooms are provided in this structure: Home economics, kitchen, sewing and dining room, music room, science laboratory, manual training room, gymnasium, locker and shower rooms.

The West Waterloo High School was completed in 1922 at a cost of $903,667.00 and is recognized as one of the finest types of high school structures in the United States. It now houses about 1000 pupils, including 138 Junior High School pupils. Its maximum capacity is 1200. This building contains 23 class rooms of tradition type and in addition special rooms as follows: Three woodworking rooms, one mechanical drawing room, two cooking rooms, two bookkeeping, one library, three science laboratories, one art room, two sewing rooms, one music room (Little Theater—seating capacity 150), one typewriting room, two study halls, one auditorium, seating capacity 1200, one swimming pool 60x40, three rooms in model apartment, two gymnasiums, one rifle range room, five office rooms and sixteen other miscellaneous rooms.

This building occupies a site of three city blocks, two of which constitute an athletic field provided with bleachers, cinder track and gridiron.

ROOSEVELT
JOHN FISKE

ONLY THE HIGHEST TYPE OF PUBLIC SCHOOL TEACHER IS EMPLOYED

THE boundary lines for the East Independent School District of Waterloo are essentially the same as the city boundary lines for all of the territory lying on the north and east side of the Cedar River. The population of this district is approximately 22,000. With the completion of the new Hawthorne Building there are now ten grade school buildings; two buildings in which the Junior High School is housed and the Senior High School Building, making a total of thirteen school buildings in the East Waterloo District. The value of this property would probably exceed $2,000,000.00.

The 1927 census showed a total of 6,260 pupils of school age within the district. In addition to the public schools there are four parochial schools in East Waterloo. The total number of pupils enrolled in the East Waterloo Schools for the year 1926-27 is given here by buildings.

Alcott, 360; Fiske, 318; Grant, 364; Frances Grout, 88; Hawthorne, 369; Lafayette, 257; Lincoln, 350; McKinley, 335; Roosevelt, 308; Washington, 288; Junior High, 582; Senior High, 581.

The enrollment for the first week of school in 1928 was nearly two hundred more than the first week of school in 1927. This would indicate that the total enrollment in the schools for this year will exceed that of last year by something more than two hundred.

In order to furnish the proper instruction for this number of pupils, it is necessary to employ one hundred sixty teachers in the various departments of the East Waterloo Schools. In order that this instruction may be of the very highest character it is the policy of the Board of Education to employ only those teachers who are especially well qualified for the positions which they are to fill. In the Elementary Schools teachers are required to have at least two years of college training in addition to the regular four year high school course. In the Junior and Senior High Schools four years of college work is required in addition to the four years of high school work. In both cases teachers are required to have two years of experience in addition to their academic training.

An outstanding feature of the high schools are the well trained bands and orchestras which give a chance for every student to express his or her musical ambition.

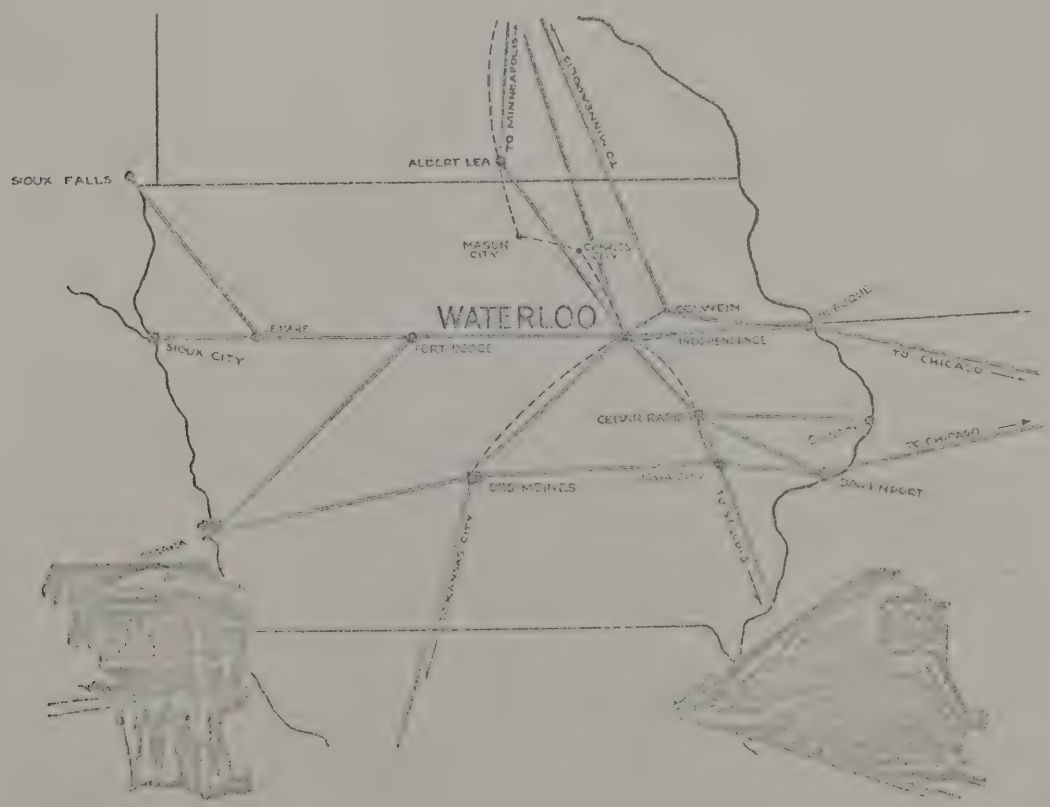
TRANSPORTATION

Railroad, Bus, Truck, Air

IN THE early days when the railroads were being constructed the cities and villages which were then in existence and which did not enjoy rail transportation, made every effort to have the new railroad enter their city. It is a fact that in some instances where for some very good reason the rail line did not enter the city but was built a few miles distant, that an entirely new city grew and the old one perished. Then again, new cities were built that were not in existence before because the railroad was a means of their receiving their necessities as well as a means of placing on the markets of the world their manufactured products and the products of agriculture.

Transportation has had more influence on the growth of countries than any other thing. Transportation is second only to agriculture in importance.

After the railroads were completed it was natural that some communities were blessed with exceptional good transportation facilities on account of their favorable geographical location largely. Wat-



erloo was such a community. The rail lines knew that it was very favorably located to reach the desired markets, and was rich in agriculture.

Waterloo has had a steady growth since its foundation, due to its natural resources, its geographical location and its excellent railroad and transportation facilities. Waterloo is located in the very heart of the great corn belt. It is on the main lines of the Illinois Central R. R., Chicago, Rock Island & Pacific Ry. and the Chicago Great Western R. R.

The geographical location of Waterloo is very important. Waterloo is located 208 miles south of Minneapolis and St. Paul, 360 miles north of St. Louis, 272 miles west of Chicago, and 240 miles east of Omaha. It can readily be seen that being located practically in the center of these important markets, that Waterloo is at a decided advantage. Waterloo is also in the heavy traffic density territory of Iowa. This has a favorable influence on the construction of freight rates. Where the traffic density is light, the rates are higher, due to the revenue, which is necessary to pay for the cost of transportation.

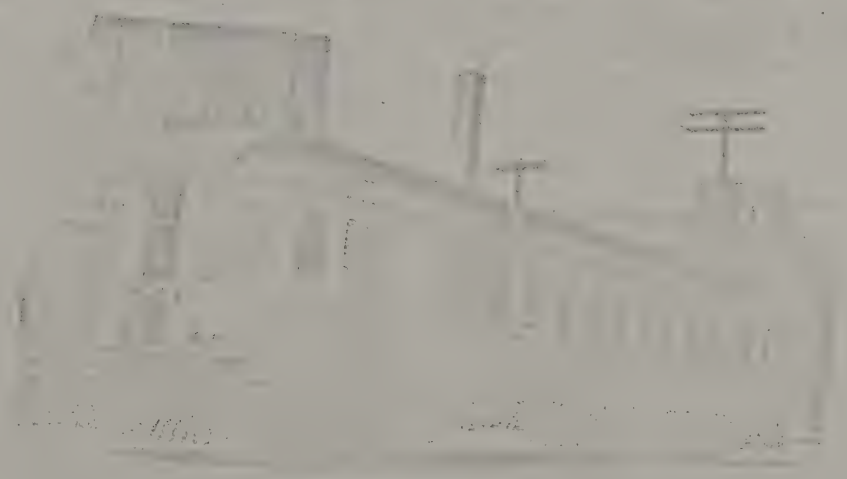
Waterloo is also the home of the Waterloo, Cedar Falls and Northern Ry. a fast electric line which has direct rail service at Cedar Rapids with the Chicago, Milwaukee & St. Paul Ry. and the Chicago & North Western R. R. main lines. The Waterloo, Cedar Falls & Northern Ry. also furnishes interurban passenger service, city passenger service and belt line switching for the city of Waterloo.

Waterloo has a number of very good factory or plant sites available, either on or off track. The city is not overgrown, a truck load of merchandise can be delivered to each one of the local freight depots by not traveling over 20 city blocks. This is a very important item in the cost of cartage. The same truck load of merchandise will not be held up on account of traffic congestion on main thorofares in reaching the freight depots, which is also of importance in the cost of cartage.

Waterloo is an important shipping point which is proven by the fact 48,000 carloads are handled in and out by the local carriers.

Another form of transportation which is of importance to the jobbers and retailers is the motor freight line and bus service. There are eight motor freight lines and five passenger bus lines operating as common carriers under laws of the State of Iowa, who serve cities and towns that do not have direct rail service to Waterloo. Black Hawk County, of which Waterloo is the county seat, is one of the pioneer counties in the State of Iowa building hard surface roads. Hard surfaced roads extend in all directions, which naturally encourages the establishment of the bus and truck lines.

The city has recently established an up-to-the-minute airport to take



Executive offices, motor bus and street car transportation are here shown with one of the electric motor trains for freight service. The Waterloo, Cedar Falls & Northern is Waterloo's own and serves the city and surrounding territory.

care of the yet newer mode of transportation.

Waterloo should be given serious consideration by new concerns desiring a location for a new plant or distributing house. It is possible to get fast service from or to Waterloo from points in any directions. Few cities have as good transportation accommodations as Waterloo.

The Waterloo, Cedar Falls & Northern Railway, besides running various motor bus lines, operates the interurban railroads thru Gilbertville, La Porte City, Brandon, Urbana, Center Point to Cedar Rapids, on the east, to Cedar Falls on the west and Waverly on the north. Its freight handling service is a material factor in belt line switching, serving factories and manufacturing establishments in all parts of the city.

Both its motor bus equipment and the newly rebuilt interurbans are models of beauty, convenience and ease of traveling appreciated both by traveling men and the local users of such transportation.

Waterloo is the division point of the Illinois Central Railroad. This road maintains a roundhouse, shops and yards in Waterloo and their employees for this point number 946 people with a monthly payroll of $146,672. The Chicago, Great Western Railroad and the Chicago, Rock Island and Pacific Railroad have large freight terminals in Waterloo. Waterloo's railroads provide a network of direct and fast freight and passenger service from and to points in every direction.

The City is very fortunately situated from the standpoint of transportation and it is a matter of importance to the manufacturer, distributor, dealer, and consumer.

A birdseye view of the Illinois Central Shops in the north section of the city.

Executive offices and power plant of Iowa Public Service Co. distributing current in 34 counties of Northern and Northwestern Iowa and selling current distributed in five other counties. Serves 256 cities and towns and 1918 farms. Supplies gas at Waterloo, Sioux City, Eagle Grove, Waverly and Hampton. Below is shown the dam in the Cedar River at Waterloo.

THE BIG PARADE

You have watched the team work of circus parades and circus performances. You have marveled at how the Big Show has moved with precision and ease. Team work is the answer. Everybody and everything on time schedule.

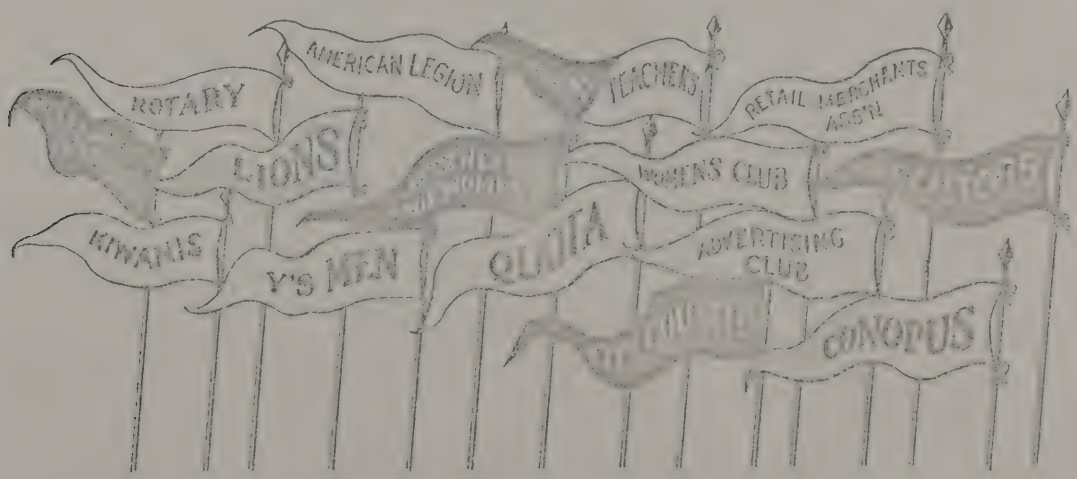
It is the same kind of team work —the same sort of spirit that puts over cities; that sells Civic pride and community development. It's pulling together in the interest of the Big Show.

Today, in Waterloo, there are fifteen or twenty organizations, all with definite reasons for existence; and each one striving in a more or less single-handed way to aid in city betterment.

These various organizations provide the medium for personal contact which is not possible in any other way because of the size of the city. Men and women in every walk of life and all kinds of business comprise the membership of these organizations. The energies of all these clubs and their membership have become ordained in a common cause for the growth and betterment of a Greater Waterloo.

Look over the banners of the organizations pictured below. All the live, worth-while clubs are there, all backing up the Waterloo Chamber of Commerce in helping to make this city a better place in which to live, and in which to do business. Besides the ones shown are all the fraternal clubs, most of them in their own handsome, commodious buildings, some of which are shown in the various pages of this book.

Notice, too, that the young men's clubs are well represented, insuring for the city the right kind of business men and leaders for the years to come. The same things apply as far as the young women and the business women are concerned—their standards shown here denote the high quality of their clubs.



SATURDAY, DECEMBER

$625,000 HOTEL TO RISE SOON AT PARK, SYCAMORE

Tangney, McGinn, Proprietors of Russell-Lamson, Will Add Sixth House.

Razing of the old Masonic temple at Park avenue and Sycamore street will start soon after Jan. 3, by the H. L. Stevens Construction company, Chicago. On the site of the temple will rise a nine-story, $625,000 hotel, to be built by E. F. Tangney and S. T. McGinn, proprietors of Hotel Russel-Lamson. The new hotel will be the sixth of the Tangney-McGinn chain of houses in Iowa, Illinois and Minnesota.

A. D. Huff, superintendent for the Stevens company, will arrive in Waterloo Jan. 3 to begin work on the Tangney-McGinn project, starting with the demolishing of the old Masonic temple as soon as office quarters are established near the site.

Put-Put-Put! Whir-r-r! And So Forth: 10,000,000 Gallons Gas Burned in '27

Black Hawk County Autos and Tourists Use 300,000 Gallons of Oil.

Pumped into 15,000 Black Hawk county automobiles and no one knows how many transient cars, some 10,000,000 gallons of gasoline were exploded and their gases sent out thru the air of Waterloo and vicinity during the year of 1927, according to estimates of local petroleum dealers.

The 10,000,000 gallon figure is reached on a basis of some 600 gallons a year for each local car plus a healthy percentage of gallons sold to tourists and drivers from neighboring cities and counties.

The average automobile, creating from 10,000 to 12,000 miles, and succeeds in getting from 14 miles on each gallon of gasoline, according to the oil dealers' estimates.

In turn, there were some 300,000 gallons of motor oil used by the automobiles.

All in all, last year was a good year for the gasoline companies in Waterloo, they report separately and individually. Increased registration of automobiles in the city and county and an ever growing number of tourists gave the Waterloo filling stations more business than ever before, taking them as a whole.

Prospects for 1928 in the eyes of the local dealers are better than they were for 1927. Gasoline business is going ahead gradually with the growth of the registration lists. This, with numerous other factors, points to a prosperous year.

One feature on which the oil dealers are banking for increased business [illegible] Ford. Petroleum [illegible]

$1,755,000 NEW CORPORATIONS IN COUNTY IN 1927

Number of Instruments Filed in County Recorder's Office Increases.

Articles of incorporation for new businesses filed in the office of Mrs. Eva Brebner, county recorder, during the year ended Dec. 1 represented an authorized capital stock totaling $1,755,000.

Several companies or agencies not organized for financial profit filed articles.

The list of new corporations and their stock for the year is as follows:

Waterloo Finance & Thrift Co.	$50,000
C. K. Cropper & Co.	50,000
Harris-Beckley Insurance Co.	25,000
Sanitary Roost Co.	50,000
Trinity American Lutheran church	[illegible]
Waterloo Drug Co.	[illegible]
Waterloo Boat Club & River Improvement association.	
W. [illegible] Civic Festival association.	
[illegible] Pure Food Shop, Inc.	25,000
[illegible]	20,000
[illegible]	30,000
[illegible]	[illegible]
[illegible]	[illegible]
Merchandising Counselors, Inc.	20,000
Fuel Oil Service Co.	10,000
Hudson State Bank	25,000
Standard Battery & Electric Co.	100,000
The Lytle Co.	20,000
The Hasen Co.	10,000
Faultless Heater Manufacturing Co.	30,000
Iowa Conference of the Evangelical church	[illegible]
National Sales Co., Inc.	80,000
Automatic Humidifier Co.	50,000
Cleaner Cities, Inc.	[illegible]

BUSINESS HERE IN OCTOBER BIGGEST IN LAST 9 YEARS

Waterloo Continues to Be Most Prosperous City in Iowa.

Not only does this city continue to hold its place as relatively the most prosperous city in the state, but more business was transacted here in October than in any other month during a nine-year period, according to the Standard Statistics company, New York, the world's largest statistical organization.

The report of this company gives the volume of business transacted during the month as 39 per cent above the average for the years 1919-24 an increase of 13 points over September and 10 points over October, 1924.

Similar figures for the state give business volume as 20 points above the average, an increase of 10 points over September, 1927, and 5 points over October, 1926.

Conditions here should remain satisfactory, with possible further gains in purchasing power. There should be an expansion in agricultural purchasing power which will affect favorably the industries of Waterloo, many of which are dependent on agricultural conditions. Industrial shops are generally on full time operation.

GRANT HIGHWAY IS SECOND BUSIEST IN STATE OF IOWA

Traffic Near Waterloo Exceeded Only by Vehicles Near Mason City.

Grant highway in front of St. Francis hospital, at the eastern edge of Waterloo, is the second busiest highway in Iowa, it was revealed today when the state highway commission made public figures on vehicle counts on highways thruout the state. It averages one vehicle every 23 seconds, day and night.

Counts were made here Sept. 10 [illegible] year and Sept. 1 last year for [illegible] hour periods each time. Both were fair days. This year the total [illegible] all vehicles during the day counted, 2,607, compared with 2,138 last year. This year the number of automobiles was 2,425, compared to [illegible] last year.

[illegible] last year, on the day counted, there were 35 horse-drawn vehicles [illegible] wagons going to and from the canning factory. This year there were [illegible] horses on the road at all on the counted.

The busiest highway in Iowa, according to the [illegible], is the North Iowa pike at the edge of Mason City, which had 3,030 vehicles Sept. 2, 1927, and 2,520 vehicles Sept. 10, 1926.

The Lincoln highway was far down the line, and there was no [illegible] around Des Moines or in other sections of the state where the vehicle count approached the number registered for Waterloo and Mason City.

SCHOOL HOUSE IN [illegible]

CITY GOVERNMENT AND DEPARTMENTS

THE business of the city of Waterloo is run by a Mayor, four Councilmen and two Councilmen at large. Waterloo's City Officers have always endeavored to curtail unnecessary expenditure of public money—however, keeping in mind the things that are necessary for a city of progress and the welfare of its people.

The City has the following Commissions: Park, River Front, Police and Fire, Police and Fire Pension, Library and Water Works.

The Water Works is a municipally owned plant and all of the water is supplied from artesian wells. The water supply is furnished through one of the most modern plants in the country.

The Park Board has been very active in maintaining a park system adequate for a city much larger than Waterloo. Parks are found in all parts of the city, and invariably are spots of beauty.

Waterloo or its citizens do not need to boast of its police and fire departments, inasmuch, as the rest of the country will do so for the city. Waterloo has the reputation of having one of the most efficient Police Departments in the country, and the officers of the Fire Prevention Committee have repeatedly stated that the Fire Department is one of the best. The equipment of both these departments is of the very finest, and the officers and men are constantly trying to improve.

Waterloo's two public libraries are beautiful structures, containing a supply of the very best reading material obtainable.

Without question one of the reasons Waterloo has the reputation of being one of the most beautiful cities in the mid-west is due to the well arranged zoning regulations. The beauty of the residential district is not marred by unsightly structures. The building code of Waterloo and the careful work of the Building Commissioner adds greatly to this.

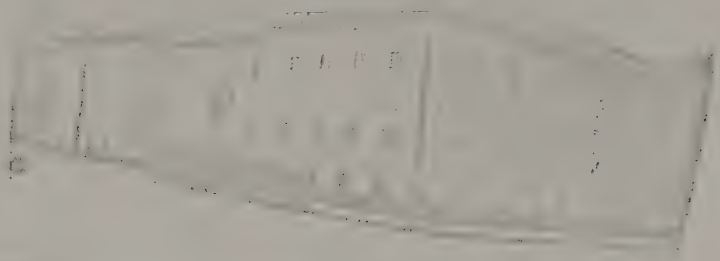
The City's Health Officers are constantly watching to improve on sanitary conditions. Waterloo maintains a garbage collection system which naturally eliminates the possibility of unsanitary conditions from this source.

The River Front Commission has had a big part in beautifying Waterloo. Concrete river walls have been constructed and were built in such a manner as to provide fine walks along the banks of the Cedar River as well as walks along the water edge.

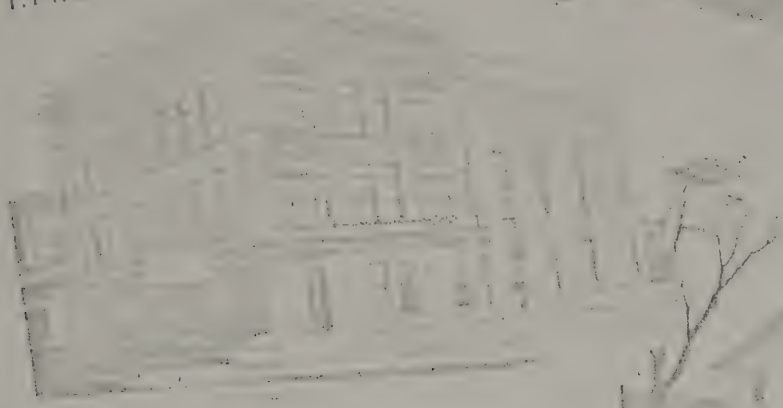
These things are only due to efficient city officers in the City Departments.

Beautiful, commodious buildings house the clubs of all kinds. Some of the representative typical ones are shown here.

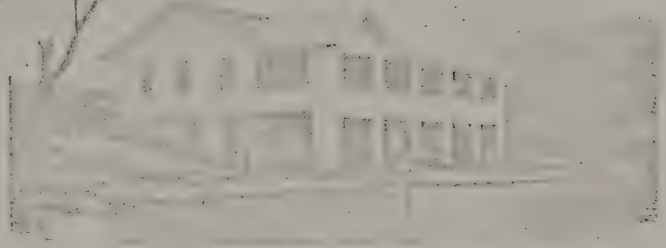
Y.W.C.A.



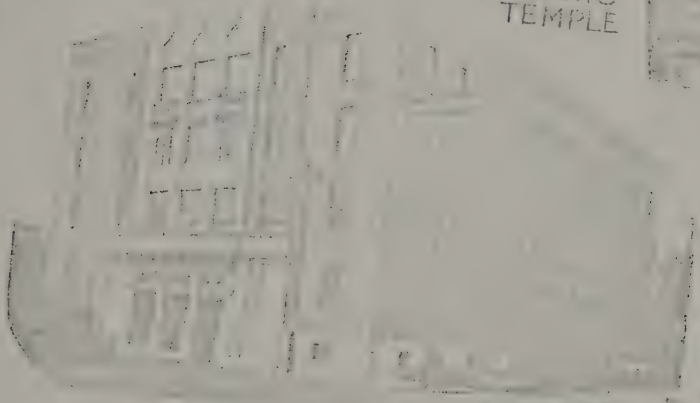
Y.M.C.A.



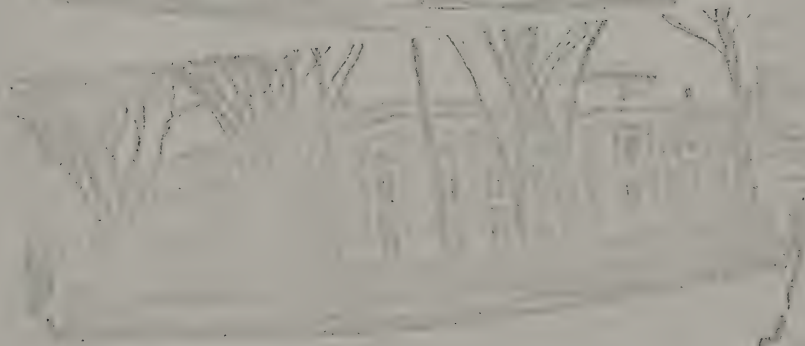
W.BOAT CLUB



MASONIC TEMPLE



K.P. HALL



ELKS

WATERLOO IN BRIEF

THE following brief facts on Waterloo will, we believe, conclusively prove to you that Waterloo is an enterprising, progressive city. That Waterloo is and will be one of the leading cities in the Central West.

Waterloo is primarily a city of homes, with its residential sections reflecting the prosperity and stability of the city. Seventy-five percent of the people of the city own their own homes.

Waterloo is the county seat of Black Hawk County, and has paved roads extending in all directions for a radius of twenty miles.

Waterloo proper covers 8,687 acres, more than 54 miles. Of this territory 400 acres are water.

Waterloo is located on three trunk line railways: the Illinois Central; Chicago, Rock Island & Pacific, and the Chicago Great Western.

Waterloo has direct railway connections through the Waterloo, Cedar Falls & Northern railway with the Chicago, Milwaukee & St. Paul and the Chicago & Northwestern Railways.

Waterloo and adjacent territory is served by six motor bus lines and ten motor freight carriers.

Waterloo's freight tonnage in and out of the city amount to 48,740 carloads yearly.

Waterloo's railroad industries give employment to approximately 1,700 persons.

Waterloo has a total of 161 manufacturers, capital of approximately $29,000,000.

Waterloo has 6,676 persons engaged in manufacturing.

Waterloo manufacturers produce products valued at $45,000,000 yearly.

Waterloo's pay roll to wage earners shows a total of approximately $13,000,000.

Waterloo factories make one-fifth of the stationary gasoline engines (farm type) made in the United States.

Waterloo is the third largest producer of cream separators in the country.

Waterloo manure spreaders and other farm implements and machinery are distributed throughout the world.

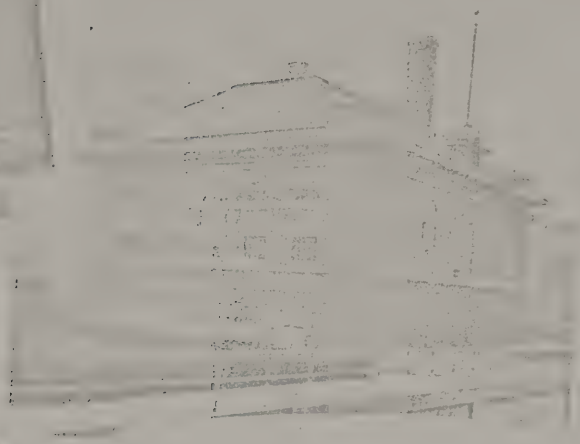
Waterloo produces more small and moderate size concrete mixers than any other place in the country.

Waterloo has nearly 8,000 students attending the public schools of the city.

Waterloo has nineteen public grade schools, two high schools, one junior high school, three parochial schools and two business colleges.

Waterloo has 43 fine, modern denominational churches, located to

City and County departments are housed in buildings that are built and equipped for special needs. Shown here is a typical fire station, below is the post-office, at the top is the Memorial Hall, below it—the Court House—bottom, the American Legion Band.



good advantage in different parts of the city.

Waterloo has three modern hospitals, the St. Francis, Allen Memorial and Presbyterian.

Waterloo's public park system embraces more than 400 acres, providing amusement grounds for children, beautiful drives, baseball diamonds, tennis courts, golf courses, municipal bathing beach and free tourist camping grounds.

Waterloo has a municipally owned 18-hole golf course at Byrnes Park and a similar course at Sunnyside Country Club.

Waterloo has five concrete arch bridges spanning the river inside the city limits.

Waterloo has 10,906 telephone connections.

Waterloo's ten through highways bring thousands of tourists here annually.

Waterloo is a league baseball town and with one of the finest baseball parks in the middle west.

Waterloo has an Electric Park, two legitimate and vaudeville theatres and six motion picture houses.

Waterloo has 16 well established jobbing houses doing an annual business of over $35,000,000.

Waterloo's directly tributary trade territory or trading area contains a population of 275,000.

Waterloo's postoffice receipts amount to $460,000 annually.

Waterloo is a popular convention city because of its excellent hotel accommodations and the hospitality of its people. Its eleven hotels provide ample accommodations for 2,000 people.

Waterloo is a breeding and exhibition center for live stock. Public and private sales amount to millions of dollars annually.

Waterloo has, within a radius of a few miles, dairy farms valued at more than a quarter of a million dollars, which have produced purebred sires and dams that have sold from $500 to $60,000 each.

Waterloo is the home of the Dairy Cattle Congress and National Belgian Horse Show and American Poultry Congress, a combination of specialized shows, national in scope and unexcelled in quality.

Waterloo has two progressive newspapers with full Associated Press, United News, News Enterprise Association, and International News Service.

Waterloo ranks with the largest cities in the world as a producer of gasoline engines.

Waterloo's packing industry requires 13,000 cars to handle its livestock.

Waterloo's Public Utility Company furnishes 32,000,000 cubic feet of gas annually through 158 miles of gas mains.

Waterloo has a municipally owned water works, which is considered one of the best plants of its type to be found anywhere.

Waterloo has over 80 miles of water mains, with over 7,500 water meters.

MISCELLANEOUS, BUSINESS AND PROFESSIONAL CONCERNS

For general information, we will list the number of business and professional concerns located in Waterloo.

Business

7 Agricultural Implement Dealers
1 Antique Shop
8 Battery Dealers
1 Barber College
9 Cleaning Establishments
8 Confectionery Stores
10 Electric Companies
7 Flour and Feed Stores
7 Fruit Stores
24 Fuel Dealers
10 Cigar and Tobacco Dealers
10 News Dealers
3 Ice Companies
3 Gift Shops
4 Hardware Dealers
1 Drapery Company
11 Investment Companies
7 Jewelers
1 Public Service Co.

Professional

4 Architects
39 Law Firms
1 Ladies' Bath (Turkish Bath)
1 Men's Bath (Turkish Bath)
19 Beauty Parlors
12 Chiropractors
5 Osteopaths
34 Dentists—Dental Firms
2 Civil Engineers
35 Insurance Agencies
5 Funeral Directors
13 Contractors
5 Opticians and Optometrists
48 Physicians and Surgeons
2 Podiatrists
1 Dental Laboratory
1 Optical Laboratory
8 Photographers
33 Realtors

Business Retail

3 Manufacturing Jewelers
4 Laundries
2 Letter Shops
7 Lumber & Building Supply Companies
1 Marble Company
1 Monument Company
7 Music Stores
2 Grain and Investment Brokers
4 Junk Dealers
4 Novelty Dealers
5 Paper and Paint Dealers
12 Plumbing Concerns
4 Produce Companies
26 Cafes and Restaurants
9 Shoe Repair Shops
3 Warehouses
11 Tailors
2 Telegraph Companies
1 Telephone Company
19 Auto Tire Companies
15 Transfer Lines
1 Typesetting Company
4 Upholsterers
3 Veterinarians

Waterloo is also the home of one Fire Insurance Company and one Electric Railway Company.

There are, of course, a great many other concerns that are not listed in the above, however, the ones named will clearly indicate that Waterloo is a growing, progressive city and that practically every and any line is represented in Waterloo.

The intent of this publication is to familiarize the public of the importance of Waterloo. To tell people that Waterloo is a city of importance in all lines, and that it is a wonderful place in which to live and grow.

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